



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** [U.S. BANCORP](#)

**City/State** [MINNEAPOLIS, MN](#)

## Bank Holding Company Information

Federal Reserve District: [9](#)

Consolidated Assets (\$000): [591,381,000](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[U.S. BANCORP](#)  
[800 NICOLLET MALL](#)  
[MINNEAPOLIS, MN 55402](#)

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## Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	584,545,000			548,705,000			555,299,500			528,245,500			475,698,250		
Net income (\$000) .....	3,088,000			4,262,000			7,963,000			4,959,000			6,914,000		
Number of BHCs in peer group .....	132			131			130			128			125		
	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.28	2.67	19	2.28	2.65	21	2.27	2.60	21	2.45	2.77	24	2.77	3.01	31
+ Non-interest income .....	1.68	0.96	87	1.80	1.11	81	1.83	1.04	86	1.91	1.21	83	2.05	1.32	81
- Overhead expense .....	2.47	2.17	77	2.47	2.24	69	2.47	2.17	75	2.58	2.57	62	2.69	2.69	57
- Provision for credit losses .....	0.15	0.09	72	-0.36	-0.15	18	-0.21	-0.09	20	0.67	0.51	77	0.32	0.15	86
+ Securities gains (losses) .....	0.01	0	92	0.02	0.01	86	0.02	0.01	83	0.03	0.02	69	0.02	0.01	77
+ Other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent) .....	1.35	1.40	48	2	1.79	66	1.85	1.66	70	1.16	1.04	57	1.83	1.56	71
Net operating income .....	1.06	1.06	51	1.55	1.36	71	1.43	1.26	70	0.94	0.81	61	1.45	1.19	78
Net income .....	1.06	1.06	51	1.55	1.35	71	1.43	1.26	70	0.94	0.82	60	1.45	1.19	78
Net income (Subchapter S adjusted) .....		1.63			2.16			1.97			1.18				1.17
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.73	3.12	22	2.70	3.14	19	2.67	3.06	23	3.08	3.55	20	4.07	4.41	28
Interest expense .....	0.24	0.24	57	0.21	0.27	41	0.20	0.25	45	0.42	0.52	40	1.03	1.08	49
Net interest income (tax equivalent) .....	2.49	2.88	22	2.49	2.85	23	2.48	2.80	24	2.66	3.01	24	3.04	3.33	29
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.20	0.08	81	0.27	0.13	80	0.22	0.11	82	0.57	0.27	84	0.49	0.21	88
Earnings coverage of net loan and lease losses (X) .....	13.42	-9.51	40	11.28	4.52	45	13.57	39.72	34	5.36	22.91	24	6.94	24.40	28
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.75	1.17	88	2.03	1.39	87	1.83	1.23	89	2.46	1.58	86	1.36	0.83	88
Allowance for loan and lease losses / Total loans and leases .....	1.73	1.15	88	1.99	1.37	87	1.79	1.20	89	2.39	1.55	86	1.33	0.81	88
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.22	0.41	27	0.34	0.63	24	0.27	0.49	22	0.41	0.71	25	0.26	0.57	15
30-89 days past due loans and leases / Total loans and leases .....	0.43	0.32	72	0.66	0.27	87	0.62	0.32	83	0.88	0.39	87	0.54	0.43	71
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	10.80	3.09	81	9.39	-1.82	83	11.46	-2.33	86	6.79	3.20	66	21.05	14.45	76
Net short-term noncore funding dependence .....	4.79	-1.79	75	1.27	-8.21	81	4.54	-7.71	89	-2.96	-4.76	52	10.96	3.38	73
Net loans and leases / Total assets .....	55.88	61.60	32	53.10	59.81	25	54.79	58.67	36	54.01	61.58	21	60.08	63.77	29
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.63	9.08	36	8.48	9.11	31	8.59	8.98	43	8.26	9.13	24	8.77	9.76	23
Holding company equity capital / Total assets .....	8.22	10.04	21	9.49	10.88	30	9.58	10.71	32	9.59	11.16	28	10.47	12.43	27
Total equity capital (including minority interest) / Total assets .....	8.30	10.14	19	9.60	11.01	29	9.66	10.82	31	9.70	11.29	27	10.59	12.57	26
Common equity tier 1 capital / Total risk-weighted assets .....	9.72	11.90	17	9.89	12.69	6	9.96	12.42	15	9.66	12.38	6	9.13	12.17	3
Net loans and leases / Equity capital (X) .....	6.80	6.22	63	5.59	5.51	55	5.72	5.53	58	5.63	5.58	51	5.74	5.21	65
Cash dividends / Net income .....	49.13	34	80	32.99	25.30	66	36.83	28.27	67	57.37	42.30	72	40.43	33.12	63
Cash dividends / Net income (Subchapter S adjusted) .....		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	5.81	7.91	54	2.24	9.29	27	3.50	10.50	23	11.80	16.68	38	6	9.26	49
Equity capital .....	-8.36	-0.29	31	2.29	9.31	14	3.43	7.46	40	2.40	6.99	28	1.61	10.49	13
Net loans and leases .....	11.37	11.87	59	-4.62	0.79	30	4.99	3.36	62	0.50	9.07	20	4.52	9.10	37
Noncore funding .....	4.27	10.50	51	-18.72	-23.76	56	-6.66	-14.79	66	-15.08	-12.18	49	3.53	6.59	45
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.43	39	5.66	0.48	92	1.82	0.57	83	2.83	0.77	83	0.02	1.02	76
Long-term debt / Equity capital .....	37.90	11.61	87	31.65	11.05	87	32.60	10.95	87	36.58	13.56	85	35.87	13.04	82
Equity investment in subsidiaries / Equity capital .....	96.10	103.92	12	104.15	103.07	56	100.27	103.22	41	105.16	102.81	65	99.60	103.22	29
Cash from ops + noncash items + op expense / Op expense + dividends .....	167.06	116.54	69	209.62	130.64	83	208.12	154.48	73	90.45	147.24	15	216.28	190.27	66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	5,357,000	5,248,000	10,457,000	11,640,000	13,673,000	2.08	-4.85
Income from lease financing receivables.....	225,000	275,000	522,000	594,000	604,000	-18.18	-8.16
Fully taxable income on loans and leases.....	5,510,000	5,444,000	10,826,000	12,043,000	13,988,000	1.21	-4.17
Tax-exempt income on loans and leases.....	72,000	79,000	153,000	191,000	289,000	-8.86	-42.40
Estimated tax benefit on income on loans and leases.....	18,581	20,424	39,080	45,237	59,297	-9.03	-67.62
Income on loans and leases (tax equivalent).....	5,600,581	5,543,424	11,018,080	12,279,237	14,336,297	1.03	-5.59
Investment interest income (tax equivalent).....	1,560,419	1,167,576	2,431,920	2,481,763	2,936,703	33.65	38.26
Interest on balances due from depository institutions.....	71,000	15,000	42,000	59,000	126,000	373.33	294.44
Interest income on other earning assets.....	67,000	50,000	101,000	119,000	198,000	34.00	
Total interest income (tax equivalent).....	7,299,000	6,776,000	13,593,000	14,939,000	17,597,000	7.72	3.80
Interest on time deposits of \$250K or more .....	11,000	8,000	16,000	83,000	286,000	37.50	-35.29
Interest on time deposits < \$250K.....	23,000	42,000	72,000	163,000	280,000	-45.24	-52.08
Interest on foreign office deposits .....	21,000	1,000	2,000	66,000	323,000	2000.00	-50.00
Interest on other deposits .....	202,000	116,000	230,000	638,000	1,966,000	74.14	-38.79
Interest on other borrowings and trading liabilities.....	307,000	301,000	557,000	941,000	1,448,000	1.99	-35.91
Interest on subordinated debt and mandatory convertible securities .....	71,000	55,000	116,000	124,000	139,000	29.09	33.96
Total interest expense.....	635,000	523,000	993,000	2,015,000	4,442,000	21.41	-34.47
Net interest income (tax equivalent).....	6,664,000	6,253,000	12,600,000	12,924,000	13,155,000	6.57	9.91
Non-interest income.....	4,911,000	4,944,000	10,139,000	10,098,000	9,761,000	-0.67	3.76
Adjusted operating income (tax equivalent) .....	11,575,000	11,197,000	22,739,000	23,022,000	22,916,000	3.38	7.22
Overhead expense.....	7,225,000	6,772,000	13,729,000	13,649,000	12,791,000	6.69	21.08
Provision for credit losses.....	428,000	-991,000	-1,159,000	3,533,000	1,501,000		-40.39
Securities gains (losses) .....	37,000	68,000	103,000	177,000	73,000	-45.59	-2.63
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	3,959,000	5,484,000	10,272,000	6,150,000	8,697,000	-27.81	-4.58
Applicable income taxes .....	811,000	1,158,000	2,181,000	1,066,000	1,648,000	-29.97	-22.76
Tax equivalent adjustments .....	56,000	53,000	106,000	99,000	103,000	5.66	-44.55
Applicable income taxes (tax equivalent).....	867,000	1,211,000	2,287,000	1,165,000	1,751,000	-28.41	-24.67
Minority interest .....	4,000	11,000	22,000	26,000	32,000	-63.64	-84.00
Net income before discontinued operations, net of minority interest .....	3,088,000	4,262,000	7,963,000	4,959,000	6,914,000	-27.55	3.87
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	3,088,000	4,262,000	7,963,000	4,959,000	6,914,000	-27.55	3.87
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	3,092,000	4,273,000	7,985,000	4,985,000	6,946,000	-27.64	3.14
Investment securities income (tax equivalent).....	1,560,419	1,167,576	2,431,920	2,481,763	2,936,703	33.65	38.26
US Treasury and agency securities (excluding mortgage-backed securities) .....	203,000	156,000	307,000	324,000	379,000	30.13	16.00
Mortgage-backed securities .....	1,174,000	851,000	1,791,000	1,864,000	2,284,000	37.96	46.20
All other securities .....	183,419	160,576	333,920	293,763	273,703	14.23	21.78
Cash dividends declared.....	1,517,000	1,406,000	2,933,000	2,845,000	2,795,000	7.89	40.33
Common .....	1,374,000	1,258,000	2,630,000	2,541,000	2,493,000	9.22	44.94
Preferred.....	143,000	148,000	303,000	304,000	302,000	-3.38	7.52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.50	2.90	19	2.47	2.92	19	2.45	2.85	20	2.83	3.27	18	3.70	4	26
Less: Interest expense .....	0.22	0.22	56	0.19	0.25	43	0.18	0.23	47	0.38	0.48	41	0.93	0.98	49
Equals: Net interest income (tax equivalent) .....	2.28	2.67	19	2.28	2.65	21	2.27	2.60	21	2.45	2.77	24	2.77	3.01	31
Plus: Non-interest income .....	1.68	0.96	87	1.80	1.11	81	1.83	1.04	86	1.91	1.21	83	2.05	1.32	81
Equals: adjusted operating income (tax equivalent) .....	3.96	3.67	73	4.08	3.82	69	4.09	3.70	75	4.36	4.04	72	4.82	4.41	76
Less: Overhead expense .....	2.47	2.17	77	2.47	2.24	69	2.47	2.17	75	2.58	2.57	62	2.69	2.69	57
Less: Provision for credit losses .....	0.15	0.09	72	-0.36	-0.15	18	-0.21	-0.09	20	0.67	0.51	77	0.32	0.15	86
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0.01	0	92	0.02	0.01	86	0.02	0.01	83	0.03	0.02	69	0.02	0.01	77
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.35	1.40	48	2	1.79	66	1.85	1.66	70	1.16	1.04	57	1.83	1.56	71
Less: Applicable income taxes (tax equivalent) .....	0.30	0.33	42	0.44	0.41	67	0.41	0.38	68	0.22	0.23	45	0.37	0.36	49
Less: Minority interest .....	0	0	87	0	0	87	0	0	89	0	0	89	0.01	0	85
Equals: Net operating income .....	1.06	1.06	51	1.55	1.36	71	1.43	1.26	70	0.94	0.81	61	1.45	1.19	78
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.06	1.06	51	1.55	1.35	71	1.43	1.26	70	0.94	0.82	60	1.45	1.19	78
Memo: Net income (last four quarters) .....	1.18	1.12	61	1.35	1.25	63	1.43	1.26	70	0.94	0.82	60	1.45	1.19	78
Net income—BHC and noncontrolling (minority) interest .....	1.06	1.07	48	1.56	1.37	71	1.44	1.27	71	0.94	0.83	60	1.46	1.20	79
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.59	92.97	28	91.54	93.15	29	91.64	93.08	29	91.83	92.32	42	90.84	91.05	47
Average interest-bearing funds / Average assets .....	64.87	60.12	73	64.83	62.32	65	64.37	61.99	66	68.53	64.06	73	69.76	65.57	73
Interest income (tax equivalent) / Average earning assets .....	2.73	3.12	22	2.70	3.14	19	2.67	3.06	23	3.08	3.55	20	4.07	4.41	28
Interest expense / Average earning assets .....	0.24	0.24	57	0.21	0.27	41	0.20	0.25	45	0.42	0.52	40	1.03	1.08	49
Net interest income (tax equivalent) / Average earning assets .....	2.49	2.88	22	2.49	2.85	23	2.48	2.80	24	2.66	3.01	24	3.04	3.33	29
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.47	4.01	18	3.66	4.05	30	3.61	4.01	30	3.91	4.27	29	4.87	5.09	41
Interest-bearing bank balances .....	0.44	0.42	56	0.07	0.11	11	0.10	0.14	10	0.15	0.27	16	0.94	2.04	11
Federal funds sold and reverse repos .....	0.28	0.58	33	0	0.26	20	0	0.25	19	0.56	0.68	55	2.31	2.44	53
Trading assets .....	1.60	0.52	80	1.09	0.42	74	1.18	0.45	76	1.05	0.60	72	1.77	0.99	67
Total earning assets .....	2.71	3.09	22	2.68	3.11	22	2.65	3.04	23	3.06	3.51	22	4.05	4.36	30
Investment securities (tax equivalent) .....	1.80	1.85	51	1.53	1.80	31	1.57	1.77	38	1.97	2.25	27	2.51	2.76	30
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.48	1.22	75	1.33	1.28	54	1.20	1.14	54	1.58	1.75	41	1.77	2.32	15
Mortgage-backed securities .....	1.76	1.78	46	1.36	1.56	29	1.44	1.57	38	1.88	2.05	28	2.54	2.61	42
All other securities .....	3.39	2.82	74	3.45	2.91	72	3.45	2.81	73	3.71	3.24	73	3.97	4.06	59
Interest-bearing deposits .....	0.16	0.20	45	0.11	0.24	21	0.10	0.21	25	0.32	0.53	25	1.05	1.10	50
Time deposits of \$250K or more .....	0.56	0.50	63	0.48	0.76	22	0.53	0.66	37	1.26	1.42	35	2.41	1.96	88
Time deposits < \$250K .....	0.44	0.44	54	0.63	0.72	44	0.57	0.62	51	1.21	1.36	35	1.77	1.82	43
Other domestic deposits .....	0.14	0.17	50	0.09	0.17	27	0.08	0.15	31	0.25	0.36	35	0.87	0.93	48
Foreign deposits .....	0.23	0.25	66	0.01	0.12	33	0.01	0.14	25	0.26	0.42	28	1.42	1.19	63
Federal funds purchased and repos .....	0.27	0.36	50	0.11	0.19	54	0.12	0.17	57	0.42	0.62	42	1.98	1.86	56
Other borrowed funds and trading liabilities .....	1.26	1.24	53	1.30	1.31	50	1.24	1.27	48	1.64	1.50	59	2.58	2.38	64
All interest-bearing funds .....	0.33	0.36	51	0.29	0.40	34	0.28	0.37	38	0.56	0.74	32	1.34	1.49	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>Non-interest Income and Expenses</b>										
Total non-interest income .....		4,911,000		4,944,000		10,139,000		10,098,000		9,761,000
Fiduciary activities income .....		828,000		737,000		1,509,000		1,423,000		1,373,000
Service charges on deposit accounts - domestic .....		609,000		590,000		1,232,000		1,141,000		1,339,000
Trading revenue.....		150,000		124,000		245,000		237,000		211,000
Investment banking fees and commissions.....		359,000		268,000		562,000		505,000		486,000
Insurance activities revenue.....		5,000		4,000		12,000		11,000		13,000
Venture capital revenue.....		4,000		11,000		24,000		3,000		8,000
Net servicing fees .....		127,000		-46,000		30,000		65,000		249,000
Net securitization income .....		0		0		0		0		0
Net gains (losses) on sales of loans, OREO, other assets.....		372,000		1,054,000		1,793,000		1,700,000		764,000
Other non-interest income.....		2,457,000		2,202,000		4,732,000		5,013,000		5,318,000
Total overhead expenses .....		7,225,000		6,772,000		13,729,000		13,649,000		12,791,000
Personnel expense.....		4,495,000		4,322,000		8,728,000		7,938,000		7,611,000
Net occupancy expense.....		534,000		521,000		1,048,000		1,092,000		1,123,000
Goodwill impairment losses .....		0		0		0		0		0
Amortization expenses and impairment loss (other intangible assets).....		87,000		78,000		159,000		176,000		168,000
Other operating expenses.....		2,109,000		1,851,000		3,794,000		4,443,000		3,889,000
Fee income on mutual funds and annuities.....		233,000		157,000		328,000		316,000		309,000
<b>Memoranda</b>										
Assets under management in proprietary mutual funds and annuities .....		119,323,000		131,254,000		135,286,000		120,284,000		69,262,000
Number of equivalent employees .....		70,394		67,527		68,796		68,108		69,651
Average personnel expense per employee.....		63.85		64		126.87		116.55		109.27
Average assets per employee.....		8,303.90		8,125.71		8,071.68		7,756		6,829.74
<b>Analysis Ratios</b>										
Mutual fund fee income / Non-interest income .....		4.74	2.35	78	3.18	2.15	68	3.24	2.17	67
Overhead expenses / Net Interest Income + non-interest income .....		62.72	59.40	63	60.77	59.03	53	60.66	59.28	50
<b>Percent of Average Assets</b>										
Total overhead expense .....		2.47	2.17	77	2.47	2.24	69	2.47	2.17	75
Personnel expense.....		1.54	1.20	85	1.58	1.25	82	1.57	1.21	86
Net occupancy expense.....		0.18	0.22	27	0.19	0.24	24	0.19	0.23	29
Other operating expenses.....		0.75	0.72	68	0.70	0.73	57	0.71	0.72	58
Overhead less non-interest income .....		0.79	1.19	19	0.67	1.10	15	0.65	1.10	14
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>										
Total overhead expense .....		62.42	58.92	64	60.48	58.45	55	60.38	58.83	51
Personnel expense.....		38.83	32.65	81	38.60	33.10	77	38.38	32.93	76
Net occupancy expense.....		4.61	6.14	26	4.65	6.33	25	4.61	6.23	23
Other operating expenses.....		18.97	19.36	52	17.23	18.60	43	17.38	19.18	41
Total non-interest income .....		42.43	25.40	85	44.15	28.18	84	44.59	27.67	86
Fiduciary activities income .....		7.15	2.23	89	6.58	2.24	88	6.64	2.20	88
Service charges on domestic deposit accounts .....		5.26	3.45	78	5.27	3.19	83	5.42	3.27	82
Trading revenue.....		1.30	0.45	81	1.11	0.72	79	1.08	0.62	80
Investment banking fees and commissions.....		3.10	2.25	70	2.39	2.52	64	2.47	2.58	65
Insurance activities revenue.....		0.04	0.36	51	0.04	0.37	43	0.05	0.36	47
Venture capital revenue.....		0.03	0.01	90	0.10	0.02	90	0.11	0.04	88
Net servicing fees .....		1.10	1.38	72	-0.41	0.55	2	0.13	0.60	41
Net securitization income .....		0	0	47	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....		3.21	1.51	80	9.41	3.83	84	7.89	3.30	86
Other non-interest income.....		21.23	9.09	90	19.67	9.26	88	20.81	9.27	90
Overhead less non-interest income .....		19.99	32.73	13	16.33	29.94	16	15.79	30.52	13
Applicable income taxes / Pretax net operating income (tax equivalent).....		20.48	21.22	39	21.12	21.54	41	21.23	21.18	48
Applicable income tax + TE / Pretax net operating income + TE .....		21.90	23.38	34	22.08	23.10	38	22.26	22.67	42

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2022

**Assets**

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans .....	134,164,000	127,580,000	131,088,000	134,974,000	129,145,000	5.16	10.77	
Commercial and industrial loans .....	94,200,000	75,748,000	81,410,000	76,481,000	78,746,000	24.36	31.04	
Loans to individuals .....	68,053,000	62,284,000	67,793,000	58,745,000	58,366,000	9.26	29.87	
Loans to depository institutions and acceptances of other banks .....	131,000	293,000	77,000	87,000	85,000	-55.29	197.73	
Agricultural loans .....	501,000	540,000	530,000	659,000	683,000	-7.22	-46.13	
Other loans and leases .....	39,263,000	36,323,000	38,905,000	35,522,000	34,655,000	8.09	15.87	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	336,312,000	302,768,000	319,803,000	306,468,000	301,680,000	11.08	20.00	
Less: Allowance for loan and lease losses .....	5,832,000	6,026,000	5,724,000	7,314,000	4,020,000	-3.22	51.24	
Net loans and leases .....	330,480,000	296,742,000	314,079,000	299,154,000	297,660,000	11.37	19.56	
Debt securities that reprice or mature in over 1 year .....	144,712,000	144,465,000	156,414,000	118,569,000	103,434,000	0.17	71.28	
Mutual funds and equity securities .....	19,000	13,000	15,000	24,000	38,000	46.15	-44.12	
Subtotal .....	475,211,000	441,220,000	470,508,000	417,747,000	401,132,000	7.70	31.66	
Interest-bearing bank balances .....	33,434,000	39,238,000	23,662,000	56,197,000	16,861,000	-14.79	40.46	
Federal funds sold and reverse repos .....	520,000	248,000	359,000	377,000	1,036,000	109.68	584.21	
Debt securities that reprice or mature within 1 year .....	15,595,000	15,820,000	18,403,000	18,267,000	19,174,000	-1.42	-41.34	
Trading assets .....	3,836,000	4,915,000	4,398,000	5,744,000	3,702,000	-21.95	26.14	
Total earning assets .....	528,598,000	501,444,000	517,334,000	498,336,000	441,910,000	5.42	27.54	
Non-interest-bearing cash and due from depository institutions .....	5,690,000	5,335,000	5,243,000	6,383,000	5,544,000	6.65	10.27	
Premises, fixed assets, and leases .....	3,177,000	3,295,000	3,305,000	3,468,000	3,702,000	-3.58	31.66	
Other real estate owned .....	23,000	17,000	22,000	24,000	78,000	35.29	-87.36	
Investment in unconsolidated subsidiaries .....	119,000	121,000	119,000	94,000	75,000	-1.65	25.26	
Intangible and other assets .....	53,774,000	48,674,000	47,261,000	45,600,000	44,117,000	10.48	29.44	
Total assets .....	591,381,000	558,886,000	573,284,000	553,905,000	495,426,000	5.81	27.50	
Quarterly average assets .....	589,137,000	550,514,000	571,573,000	545,547,000	485,437,000	7.02	31.99	
Average loans and leases (YTD) .....	323,160,000	303,065,000	304,975,750	314,249,750	294,336,250	6.63	16.74	
<b>Memoranda</b>								
Loans held-for-sale .....	3,943,000	5,856,000	7,775,000	8,761,000	5,578,000	-32.67	7.70	
Loans not held-for-sale .....	332,369,000	296,912,000	312,028,000	297,707,000	296,102,000	11.94	20.16	
Real estate loans secured by 1–4 family .....	95,860,000	90,365,000	93,562,000	97,151,000	91,183,000	6.08	17.58	
Commercial real estate loans .....	37,571,000	36,395,000	36,747,000	36,935,000	36,973,000	3.23	-2.34	
Construction and land development .....	9,400,000	10,471,000	9,877,000	10,576,000	10,091,000	-10.23	-18.67	
Multifamily .....	6,419,000	4,090,000	5,207,000	3,878,000	3,868,000	56.94	53.93	
Nonfarm nonresidential .....	21,752,000	21,834,000	21,663,000	22,481,000	23,014,000	-0.38	-4.35	
Real estate loans secured by farmland .....	670,000	755,000	715,000	825,000	929,000	-11.26	-38.19	
Total investment securities .....	160,328,000	160,301,000	174,836,000	136,864,000	122,651,000	0.02	44.29	
U.S. Treasury securities .....	19,882,000	19,703,000	30,918,000	19,250,000	18,986,000	0.91	-19.61	
US agency securities (excluding mortgage-backed securities) .....	5,228,000	2,952,000	5,691,000	3,141,000	853,000	77.10	318.91	
Municipal securities .....	9,716,000	10,143,000	10,717,000	8,861,000	6,814,000	-4.21	77.46	
Mortgage-backed securities .....	125,476,000	127,283,000	127,422,000	105,374,000	95,564,000	-1.42	58.51	
Asset-backed securities .....	0	200,000	66,000	205,000	383,000	-100.00	-100.00	
Other debt securities .....	7,000	7,000	7,000	9,000	13,000	0.00	-70.83	
Mutual funds and equity securities .....	19,000	13,000	15,000	24,000	38,000	46.15	-44.12	
Available-for-sale securities .....	98,806,000	160,288,000	132,963,000	136,840,000	122,613,000	-38.36	46.48	
U.S. Treasury securities .....	18,539,000	19,703,000	30,918,000	19,250,000	18,986,000	-5.91	-6.26	
US agency securities (excluding mortgage-backed securities) .....	5,228,000	2,952,000	5,691,000	3,141,000	853,000	77.10	586.99	
Municipal securities .....	9,716,000	10,143,000	10,717,000	8,861,000	6,814,000	-4.21	77.66	
Mortgage-backed securities .....	65,316,000	127,283,000	85,564,000	105,374,000	95,564,000	-48.68	59.40	
Asset-backed securities .....	0	200,000	66,000	205,000	383,000	-100.00	-100.00	
Other debt securities .....	7,000	7,000	7,000	9,000	13,000	0.00		
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-5,846,000		-46,000					
Available-for-sale securities appreciation (depreciation) .....	-9,449,000	980,000	722,000	3,229,000	496,000			
Structured notes, fair value .....	0	0	0	0	0		-100.00	
Pledged securities .....	16,954,000	30,784,000	30,763,000	10,993,000	8,422,000	-44.93	20.58	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	128,983,000	134,941,000	134,629,000	117,850,000	75,292,000	-4.42	39.14
NOW, ATS and transaction accounts .....	106,771,000	91,413,000	106,148,000	85,845,000	68,445,000	16.80	73.96
Time deposits less brokered deposits < \$250K .....	-16,066,000	-18,430,000	-28,351,000	-15,404,000	-13,077,000		
MMDA and other savings accounts .....	194,596,000	175,717,000	183,409,000	185,093,000	167,483,000	10.74	29.79
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	414,284,000	383,641,000	395,835,000	373,384,000	298,143,000	7.99	45.99
Time deposits of \$250K or more .....	5,101,000	2,528,000	2,743,000	4,413,000	7,823,000	101.78	-1.09
Foreign deposits .....	21,833,000	19,878,000	17,851,000	22,382,000	26,995,000	9.83	-17.66
Federal funds purchased and repos .....	2,411,000	2,307,000	2,203,000	2,207,000	1,993,000	4.51	109.83
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	6,839,000	7,521,000	6,026,000	6,007,000	7,576,000	-9.07	-13.36
Other borrowings w/remaining maturity of 1 year or less .....	16,869,000	9,424,000	5,055,000	9,061,000	16,297,000	79.00	36.54
Other borrowings w/remaining maturity over 1 year .....	21,928,000	23,941,000	22,799,000	29,543,000	31,898,000	-8.41	-16.27
Brokered deposits < \$250K .....	25,884,000	31,135,000	39,654,000	29,591,000	28,955,000	-16.87	-18.65
Noncore funding .....	100,865,000	96,734,000	96,331,000	103,204,000	121,537,000	4.27	-9.20
Trading liabilities .....	6,026,000	3,207,000	3,198,000	2,795,000	2,397,000	87.90	193.38
Subordinated notes and debentures + trust preferred securities .....	4,489,000	4,499,000	5,792,000	4,488,000	4,498,000	-0.22	30.00
Other liabilities .....	16,648,000	17,131,000	16,741,000	16,309,000	16,368,000	-2.82	14.51
Total liabilities .....	542,312,000	505,212,000	517,897,000	500,180,000	442,943,000	7.34	30.71
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	6,808,000	5,968,000	6,371,000	5,983,000	5,984,000	14.08	25.63
Common stock .....	21,000	21,000	21,000	21,000	21,000	0.00	0.00
Common surplus .....	8,555,000	8,518,000	8,539,000	8,511,000	8,475,000	0.43	1.54
Retained earnings .....	70,772,000	67,039,000	69,201,000	64,188,000	63,186,000	5.57	36.01
Accumulated other comprehensive income .....	-10,361,000	-1,202,000	-1,943,000	322,000	-1,373,000		
Other equity capital components .....	-27,190,000	-27,305,000	-27,271,000	-25,930,000	-24,440,000		
Total holding company equity capital .....	48,605,000	53,039,000	54,918,000	53,095,000	51,853,000	-8.36	0.59
Noncontrolling (minority) interest in subsidiaries .....	464,000	635,000	469,000	630,000	630,000	-26.93	-26.23
Total equity capital, including minority interest .....	49,069,000	53,674,000	55,387,000	53,725,000	52,483,000	-8.58	0.25
Total liabilities and capital .....	591,381,000	558,886,000	573,284,000	553,905,000	495,426,000	5.81	27.50
<b>Memoranda</b>							
Non-interest-bearing deposits .....	129,130,000	135,143,000	134,901,000	118,089,000	75,590,000	-4.45	38.81
Interest-bearing deposits .....	337,972,000	302,039,000	321,182,000	311,681,000	286,326,000	11.90	32.94
Total deposits .....	467,102,000	437,182,000	456,083,000	429,770,000	361,916,000	6.84	34.51
Long-term debt that reprices within 1 year .....	4,028,000	5,900,000	5,028,000	7,210,000	8,561,000	-31.73	-55.15
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	54,918,000	53,095,000	53,095,000	51,853,000	51,029,000		
Accounting restatements .....	0	0	0	-1,099,000	2,000		
Net income .....	3,088,000	4,262,000	7,963,000	4,959,000	6,914,000		
Net sale of new perpetual preferred stock .....	437,000	-20,000	371,000	-14,000	0		
Net sale of new common stock .....	135,000	133,000	197,000	190,000	180,000		
Sale of treasury stock .....	17,000	36,000	46,000	17,000	89,000		
Less: Purchase of treasury stock .....	55,000	1,537,000	1,556,000	1,661,000	4,515,000		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	1,517,000	1,406,000	2,933,000	2,845,000	2,795,000		
Change in other comprehensive income .....	-8,418,000	-1,524,000	-2,265,000	1,695,000	949,000		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	48,605,000	53,039,000	54,918,000	53,095,000	51,853,000		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	22.69	38.78	21	22.83	36.32	22	22.87	36.25	25	24.37	36.22	25	26.07	37.78	30
Commercial and industrial loans .....	15.93	11.05	75	13.55	12.25	62	14.20	10.76	71	13.81	13.52	52	15.89	12.02	71
Loans to individuals .....	11.51	3.52	87	11.14	3.48	87	11.83	3.36	88	10.61	3.40	86	11.78	4.20	86
Loans to depository institutions and acceptances of other banks .....	0.02	0.02	82	0.05	0.01	88	0.01	0.02	82	0.02	0.03	80	0.02	0.04	73
Agricultural loans.....	0.08	0.19	63	0.10	0.21	63	0.09	0.18	63	0.12	0.19	66	0.14	0.24	69
Other loans and leases.....	6.64	4.45	70	6.50	4.22	71	6.79	4.47	71	6.41	4.63	68	6.99	5.01	69
Net loans and leases.....	55.88	61.60	32	53.10	59.81	25	54.79	58.67	36	54.01	61.58	21	60.08	63.77	29
Debt securities over 1 year.....	24.47	19.46	68	25.85	17.61	80	27.28	19.46	73	21.41	15.55	77	20.88	14.60	84
Mutual funds and equity securities .....	0	0.05	34	0	0.06	36	0	0.06	33	0	0.05	36	0.01	0.06	38
Subtotal .....	80.36	82.34	25	78.95	78.32	42	82.07	79.22	55	75.42	78.16	24	80.97	79.65	33
Interest-bearing bank balances .....	5.65	4.59	68	7.02	9.11	37	4.13	8.50	29	10.15	7.51	71	3.40	3.06	65
Federal funds sold and reverse repos .....	0.09	0.58	66	0.04	0.52	68	0.06	0.54	69	0.07	0.82	70	0.21	1.57	70
Debt securities 1 year or less .....	2.64	1.68	73	2.83	1.53	81	3.21	1.56	83	3.30	1.68	83	3.87	1.91	82
Trading assets .....	0.65	0.55	75	0.88	0.60	79	0.77	0.49	81	1.04	1.01	76	0.75	1.19	76
Total earning assets.....	89.38	90.95	30	89.72	91.43	30	90.24	91.77	32	89.97	91.05	34	89.20	89.53	44
Non-interest cash and due from depository institutions.....	0.96	1.01	43	0.95	1.01	41	0.91	0.82	60	1.15	1.07	51	1.12	1.14	43
Other real estate owned.....	0	0.01	45	0	0.02	33	0	0.01	41	0	0.02	30	0.02	0.03	44
All other assets.....	9.65	7.97	71	9.32	7.50	71	8.85	7.35	69	8.88	7.82	66	9.68	9.27	57
<b>Memoranda</b>															
Short-term investments .....	8.38	7.68	66	9.90	12.01	46	7.40	11.47	36	13.51	11.17	72	7.48	7.63	65
U.S. Treasury securities.....	3.36	1.96	77	3.53	1.08	84	5.39	1.47	86	3.48	0.84	84	3.83	1.03	87
US agency securities (excluding mortgage-backed securities) .....	0.88	0.84	66	0.53	0.77	59	0.99	0.82	68	0.57	0.63	62	0.17	0.54	46
Municipal securities .....	1.64	1.75	58	1.81	1.72	59	1.87	1.73	59	1.60	1.69	58	1.38	1.34	64
Mortgage-backed securities .....	21.22	13.68	81	22.77	12.97	88	22.23	14.14	83	19.02	11.75	86	19.29	11.44	86
Asset-backed securities .....	0	0.68	21	0.04	0.38	57	0.01	0.50	52	0.04	0.32	56	0.08	0.28	65
Other debt securities .....	0	0.52	18	0	0.52	18	0	0.53	19	0	0.42	22	0	0.39	23
Loans held-for-sale.....	0.67	0.35	79	1.05	0.42	82	1.36	0.55	82	1.58	0.52	88	1.13	0.39	84
Loans held for investment .....	56.20	61.41	33	53.13	59.85	23	54.43	58.06	37	53.75	61.72	23	59.77	63.50	30
Real estate loans secured by 1–4 family .....	16.21	12.26	72	16.17	11.69	72	16.32	11.46	75	17.54	11.91	72	18.40	13.29	70
Revolving .....	1.67	1.49	59	1.83	1.45	62	1.67	1.42	61	2.05	1.66	61	2.70	2.07	64
Closed-end, secured by first liens .....	14.35	10.40	75	14.17	9.84	74	14.50	9.67	76	15.29	9.81	77	15.37	10.69	76
Closed-end, secured by junior liens .....	0.18	0.18	70	0.17	0.20	57	0.15	0.17	65	0.20	0.22	62	0.34	0.28	68
Commercial real estate loans .....	6.35	24.34	13	6.51	22.48	13	6.41	22.69	13	6.67	22.22	17	7.46	22.23	20
Construction and land development .....	1.59	3.75	32	1.87	3.35	37	1.72	3.34	36	1.91	3.40	37	2.04	3.44	42
Multifamily .....	1.09	3.69	23	0.73	3.31	17	0.91	3.57	23	0.70	3.12	18	0.78	3.01	20
Nonfarm nonresidential .....	3.68	15.50	13	3.91	14.81	13	3.78	14.57	12	4.06	14.72	16	4.65	14.69	20
Real estate loans secured by farmland .....	0.11	0.35	55	0.14	0.34	59	0.12	0.30	59	0.15	0.33	59	0.19	0.36	62

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	39.89	62.08	20	42.14	59.66	21	40.99	61.05	22	44.04	57.15	24	42.81	57.46	27
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	39.89	62.08	20	42.14	59.66	21	40.99	61.05	22	44.04	57.15	24	42.81	57.46	27
Real estate loans secured by 1–4 family.....	28.50	20.31	78	29.85	19.82	81	29.26	19.86	79	31.70	19.43	86	30.23	20.75	84
Revolving .....	2.94	2.40	60	3.38	2.42	65	2.99	2.43	60	3.70	2.64	64	4.43	3.15	67
Closed-end.....	25.57	17.67	78	26.47	17.22	79	26.26	17.24	79	28	16.59	86	25.80	17.39	78
Commercial real estate loans .....	11.17	38.23	12	12.02	36.54	10	11.49	37.86	11	12.05	34.63	12	12.26	33.52	14
Construction and land development.....	2.80	5.97	33	3.46	5.50	40	3.09	5.65	36	3.45	5.26	40	3.34	5.09	44
1–4 family.....	0.80	1.34	49	0.71	1.11	53	0.71	1.18	53	0.71	0.93	52	0.80	0.94	54
Other.....	1.99	4.56	30	2.75	4.33	35	2.38	4.40	33	2.74	4.19	34	2.54	4.02	38
Multifamily.....	1.91	5.72	19	1.35	5.34	15	1.63	5.78	18	1.27	4.96	15	1.28	4.69	18
Nonfarm nonresidential .....	6.47	24.64	13	7.21	24.14	12	6.77	24.56	12	7.34	22.93	14	7.63	22.15	15
Owner-occupied.....	2.11	8.28	16	2.38	8.14	16	2.25	8.29	19	2.41	7.68	18	2.53	7.72	21
Other.....	4.35	16.13	11	4.84	15.71	12	4.52	15.94	10	4.93	14.95	14	5.10	14.34	17
Real estate loans secured by farmland.....	0.20	0.59	55	0.25	0.59	59	0.22	0.54	58	0.27	0.54	62	0.31	0.55	63
Loans to depository institutions and acceptances of other banks.....	0.04	0.05	81	0.10	0.03	88	0.02	0.04	82	0.03	0.06	79	0.03	0.11	74
Commercial and industrial loans .....	28.01	18.46	81	25.02	20.98	68	25.46	18.86	75	24.96	22.17	65	26.10	19.53	75
Loans to individuals .....	20.24	6.27	87	20.57	6.28	88	21.20	6.24	89	19.17	6.13	87	19.35	7.13	84
Credit card loans .....	7.35	0.53	93	7.21	0.51	93	7.36	0.53	93	7.29	0.65	92	8.22	0.81	92
Agricultural loans.....	0.15	0.32	62	0.18	0.37	64	0.17	0.34	63	0.22	0.32	66	0.23	0.37	69
Other loans and leases.....	11.67	8.30	72	12	8.03	72	12.17	8.75	69	11.59	9.09	68	11.49	9.85	65
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	244.72	407.54	19	252.51	383.17	24	249.05	391.81	22	268.96	381.27	28	282.34	391.26	29
Real estate loans secured by 1–4 family.....	174.85	130.40	75	178.85	124.52	74	177.75	126.06	76	193.59	125.03	78	199.35	138.18	73
Revolving .....	18.02	15.55	59	20.24	15.53	64	18.17	15.44	60	22.61	17.42	64	29.20	21.26	66
Closed-end.....	156.83	113.22	75	158.61	107.53	78	159.58	108.85	79	170.97	106.14	82	170.14	115.20	77
Commercial real estate loans .....	68.53	254.23	15	72.03	238.21	14	69.81	245.88	14	73.60	234.65	17	80.83	229.44	20
Construction and land development.....	17.15	38.88	33	20.72	35.52	36	18.76	35.95	36	21.07	35.62	38	22.06	34.95	44
1–4 family.....	4.92	8.60	50	4.27	7.06	52	4.31	7.42	52	4.37	6.34	50	5.31	6.61	56
Other.....	12.22	29.76	28	16.45	28.07	34	14.45	28.11	33	16.71	28.16	35	16.75	27.32	39
Multifamily.....	11.71	39.14	23	8.10	34.78	16	9.89	38.66	21	7.73	32.74	16	8.46	31.04	20
Nonfarm nonresidential .....	39.68	162.28	13	43.21	157.17	13	41.16	158.05	13	44.80	155.06	16	50.31	152.10	19
Owner-occupied.....	12.96	54.20	18	14.24	52.65	16	13.67	52.99	17	14.69	52.37	19	16.70	53.07	21
Other.....	26.71	106.54	14	28.98	102.08	14	27.49	102.54	13	30.11	100.54	17	33.62	97.41	21
Real estate loans secured by farmland.....	1.22	3.62	55	1.49	3.59	58	1.36	3.22	59	1.64	3.44	59	2.03	3.60	62
Loans to depository institutions and acceptances of other banks.....	0.24	0.27	83	0.58	0.18	88	0.15	0.21	82	0.17	0.28	80	0.19	0.44	73
Commercial and industrial loans .....	171.82	115.10	77	149.92	127.07	64	154.67	114.45	71	152.40	139.91	57	172.16	122.02	73
Loans to individuals .....	124.13	35.52	87	123.27	35.29	88	128.80	34.55	88	117.06	37.47	89	127.60	43.51	87
Credit card loans .....	45.10	2.76	94	43.18	2.61	94	44.74	2.77	94	44.53	3.30	93	54.19	4.34	93
Agricultural loans.....	0.91	1.81	63	1.07	2.01	64	1.01	1.86	64	1.31	1.88	67	1.49	2.18	69
Other loans and leases.....	71.62	50.19	71	71.89	46.75	71	73.91	51.06	72	70.78	49.54	70	75.76	52.44	69
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	13.35	30.64	15	13.75	28.84	15	13.28	30.07	16	13.38	27.32	17	14.87	26.45	23
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	81.87	203.71	15	82.40	187.37	16	80.67	195.33	15	81.69	183.76	19	98.05	178.57	28
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	94.83	261.50	15	96.64	244.59	16	94.34	252.85	16	96.38	240.85	19	114.75	236.10	25

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	8.38	7.68	66	9.90	12.01	46	7.40	11.47	36	13.51	11.17	72	7.48	7.63	65
Liquid assets .....	32.82	25.39	73	35.73	28.17	75	34.48	29.03	65	35.47	26.22	80	28.77	22.44	76
Investment securities .....	27.11	21.68	69	28.68	19.64	80	30.50	21.63	75	24.71	17.85	78	24.76	16.99	80
Net loans and leases .....	55.88	61.60	32	53.10	59.81	25	54.79	58.67	36	54.01	61.58	21	60.08	63.77	29
Net loans, leases and standby letters of credit .....	57.72	62.44	35	54.94	60.62	29	56.63	59.49	43	56.02	62.48	24	62.44	64.84	32
Core deposits .....	70.05	75.64	22	68.64	74.75	21	69.05	75.71	20	67.41	70.67	29	60.18	63.09	30
Noncore funding .....	17.06	10.86	78	17.31	10.89	79	16.80	10.30	80	18.63	14.13	73	24.53	19.36	69
Time deposits of \$250K or more .....	0.86	1.54	33	0.45	1.81	12	0.48	1.58	16	0.80	2.11	21	1.58	2.94	26
Foreign deposits .....	3.69	0.34	90	3.56	0.35	90	3.11	0.34	90	4.04	0.36	91	5.45	0.43	92
Federal funds purchased and repos .....	0.41	1.20	43	0.41	1.20	40	0.38	1.23	38	0.40	1.47	37	0.40	1.94	34
Secured federal funds purchased .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	0.32	0.50	54	0.37	0.52	53	0.32	0.54	51	0.33	0.54	51	0.19	0.48	46
Commercial paper .....	1.16	0.02	96	1.35	0.01	97	1.05	0.01	96	1.08	0.01	96	1.53	0.02	97
Other borrowings w/remaining maturity of 1 year or less .....	2.85	1.63	71	1.69	0.99	72	0.88	1	60	1.64	1.24	68	3.29	3.01	56
Earning assets that reprice within 1 year .....	39.17	36.16	57	37.87	38.93	45	36.44	37.37	49	41.91	39.38	52	43.30	39.29	64
Interest-bearing liabilities that reprice within 1 year .....	4.39	6.49	45	3.35	7.04	24	3.08	6.39	26	4.30	8.20	30	7.61	10.19	35
Long-term debt that reprices within 1 year .....	0.68	0.28	79	1.06	0.26	87	0.88	0.26	85	1.30	0.47	82	1.73	0.96	79
Net assets that reprice within 1 year .....	34.10	28.22	60	33.46	30.25	53	32.48	29.65	59	36.31	29.11	61	33.97	26.63	68
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	10.80	3.09	81	9.39	-1.82	83	11.46	-2.33	86	6.79	3.20	66	21.05	14.45	76
Net short-term noncore funding dependence .....	4.79	-1.79	75	1.27	-8.21	81	4.54	-7.71	89	-2.96	-4.76	52	10.96	3.38	73
Short-term investment / Short-term noncore funding .....	68.53	166.36	31	90.78	284.81	21	66.53	273.46	15	119.83	184.19	41	45.75	77.77	48
Liquid assets - short-term noncore funding / Nonliquid assets .....	30.65	28.61	60	38.63	34.02	60	35.66	36.68	52	37.49	28.18	71	17.43	16.97	59
Net loans and leases / Total deposits .....	70.75	76.80	37	67.88	74.66	32	68.86	72.79	42	69.61	79.43	25	82.25	90.31	28
Net loans and leases / Core deposits .....	79.77	82.80	48	77.35	81.17	46	79.35	78.25	55	80.12	88.34	36	99.84	103.93	49
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-11.65	-6.37	21		0.84		-0.09	0.12	37		1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-18.82	-13.54	27	2.13	1.94	64	1.49	-0.25	84	7.26	4.31	83	1.19	1.36	50
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.29			0.01			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	38.36	23.58	70	0	13.42	14	23.94	14.28	70	0	11.38	15	0	12.67	14
Available-for-sale securities .....	61.63	74.56	29	99.99	84.66	87	76.05	83.77	32	99.98	87.23	87	99.97	85.40	89
U.S. Treasury securities .....	12.40	9.26	72	12.29	5.52	81	17.68	6.70	84	14.07	4.72	84	15.48	6.15	83
US agency securities (excluding mortgage-backed securities) .....	3.26	4.02	62	1.84	4.50	50	3.26	4.12	62	2.29	4.01	53	0.70	3.49	42
Municipal securities .....	6.06	8	54	6.33	8.87	56	6.13	8.22	57	6.47	9.83	50	5.56	7.75	54
Mortgage-backed securities .....	78.26	63.23	71	79.40	66.59	68	72.88	66.54	56	76.99	66.64	63	77.92	67.43	61
Asset-backed securities .....	0	3.36	21	0.12	2.05	56	0.04	2.50	51	0.15	1.91	56	0.31	1.66	60
Other debt securities .....	0	3.01	19	0	3.17	18	0	3.08	19	0.01	3.01	22	0.01	2.94	22
Mutual funds and equity securities .....	0.01	0.28	33	0.01	0.32	34	0.01	0.29	32	0.02	0.35	35	0.03	0.40	36
Debt securities 1 year or less .....	9.73	8.89	62	9.87	8.69	63	10.53	7.78	70	13.35	10.55	71	15.63	11.86	71
Debt securities 1 to 5 years .....	3.67	20.02	10	7	17.05	32	5.15	18.25	21	7.94	17.03	37	9.94	17.94	45
Debt securities over 5 years .....	86.59	68.75	83	83.12	72.17	65	84.31	71.11	71	78.69	69.86	59	74.40	66.02	50
Pledged securities .....	10.57	30.80	16	19.20	33.87	33	17.60	32.26	30	8.03	35.67	15	6.87	30.57	16
Structured notes, fair value .....	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-10.41	-31.70	73	-14.88	51.37	16	-43.31	27.98	5	101.89	183.32	43	7.11	26.69	46
Investment securities .....	0.02	21.19	25	25.10	33.34	50	27.74	31.36	51	11.59	23.62	36	9.31	11.75	57
Core deposits .....	7.99	9.58	58	9.23	16.88	22	6.01	16.94	11	25.24	26.88	50	6.92	11.23	47
Noncore funding .....	4.27	10.50	51	-18.72	-23.76	56	-6.66	-14.79	66	-15.08	-12.18	49	3.53	6.59	45

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	373,382,000	350,587,000	355,808,000	345,129,000	325,104,000
Commit: Secured commercial real estate loans .....	11,779,000	10,463,000	11,035,000	10,566,000	10,537,000
Commit: Unsecured real estate loans .....	15,000,000	14,114,000	13,695,000	14,833,000	14,948,000
Credit card lines (reported semiannually, June/Dec) .....	158,235,000	147,652,000	151,168,000	147,369,000	141,069,000
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	10,868,000	10,294,000	10,599,000	11,136,000	11,679,000
Commercial and similar letters of credit .....	788,000	691,000	927,000	578,000	378,000
Securities lent .....	7,461,000	9,818,000	8,807,000	6,298,000	4,468,000
Credit derivatives - notional amount (holding company as guarantor) .....	6,946,000	6,693,000	6,016,000	6,587,000	6,827,000
Credit derivatives - notional amount (holding company as beneficiary) .....	2,206,000	3,824,000	3,315,000	3,768,000	3,540,000
Credit derivative contracts w/ purchased credit protection-investment grade .....	9,142,000	10,381,000	9,202,000	10,286,000	10,016,000
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	9,000	136,000	129,000	69,000	351,000
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	26,254,000	50,864,000	46,218,000	64,637,000	42,095,000
Written options contracts (interest rate) .....	94,793,000	89,515,000	94,873,000	82,784,000	62,150,000
Purchased options contracts (interest rate) .....	97,663,000	102,006,000	108,249,000	85,719,000	69,390,000
Interest rate swaps .....	471,195,000	371,746,000	414,830,000	355,542,000	329,807,000
Futures and forward foreign exchange .....	70,638,000	61,462,000	69,345,000	73,391,000	61,170,000
Written options contracts (foreign exchange) .....	861,000	522,000	805,000	519,000	1,354,000
Purchased options contracts (foreign exchange) .....	861,000	522,000	805,000	519,000	1,354,000
Foreign exchange rate swaps .....	23,105,000	18,166,000	19,047,000	16,494,000	12,098,000
Commodity and other futures and forward contracts .....	565,000	1,902,000	8,000	94,000	68,000
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	1,965,000	1,983,000	1,993,000	1,957,000	1,937,000

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	63.14	24.48	95	62.73	22.45	94	62.06	22.78	94	62.31	22.01	95	65.62	23.52	95
Standby letters of credit .....	1.84	0.66	90	1.84	0.67	90	1.85	0.65	90	2.01	0.71	89	2.36	0.84	90
Commercial and similar letters of credit .....	0.13	0.02	92	0.12	0.02	90	0.16	0.02	93	0.10	0.02	93	0.08	0.02	87
Securities lent .....	1.26	0.09	92	1.76	0.12	92	1.54	0.10	93	1.14	0.18	89	0.90	0.40	85
Credit derivatives - notional amount (holding company as guarantor) .....	1.17	0.26	87	1.20	0.25	89	1.05	0.24	87	1.19	0.35	87	1.38	0.42	90
Credit derivatives - notional amount (holding company as beneficiary) .....	0.37	0.18	79	0.68	0.19	85	0.58	0.18	83	0.68	0.30	84	0.71	0.52	84
Credit derivative contracts w/ purchased credit protection-investment grade .....	1.55	0.19	93	1.86	0.18	94	1.61	0.18	93	1.86	0.25	92	2.02	0.30	91
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	69	0.02	0.14	72	0.02	0.13	71	0.01	0.30	68	0.07	0.45	74
Derivative contracts .....	133.23	44.65	90	125.01	49.75	90	131.90	46.30	90	123.06	48.62	88	117.36	68.47	86
Interest rate contracts .....	116.66	32.11	93	109.88	35.96	91	115.85	32.46	92	106.28	34.36	90	101.62	47.31	87
Interest rate futures and forward contracts .....	4.44	3.60	82	9.10	5.17	85	8.06	3.25	87	11.67	6.21	85	8.50	10.67	80
Written options contracts (interest rate) .....	16.03	1.58	93	16.02	1.82	92	16.55	1.41	93	14.95	2.18	92	12.54	2.47	90
Purchased options contracts (interest rate) .....	16.51	1.48	93	18.25	1.33	93	18.88	1.31	93	15.48	1.46	93	14.01	2.65	90
Interest rate swaps .....	79.68	21.90	93	66.52	20.67	91	72.36	20.49	92	64.19	20.83	91	66.57	28.86	88
Foreign exchange contracts .....	16.14	6.76	90	14.43	6.16	90	15.70	6.30	90	16.41	6.01	90	15.34	10.12	89
Futures and forward foreign exchange contracts .....	11.94	4.19	90	11	3.93	90	12.10	3.78	90	13.25	3.47	89	12.35	5.23	89
Written options contracts (foreign exchange) .....	0.15	0.04	89	0.09	0.04	87	0.14	0.04	89	0.09	0.03	84	0.27	0.05	88
Purchased options contracts (foreign exchange) .....	0.15	0.05	89	0.09	0.04	87	0.14	0.04	89	0.09	0.04	84	0.27	0.08	88
Foreign exchange rate swaps .....	3.91	0.79	90	3.25	0.73	90	3.32	0.76	90	2.98	0.77	90	2.44	2.03	89
Equity, commodity, and other derivative contracts .....	0.43	1.19	80	0.70	0.86	81	0.35	0.92	79	0.37	1.86	75	0.40	3.32	73
Commodity and other futures and forward contracts .....	0.10	0.08	90	0.34	0.07	90	0	0.07	88	0.02	0.14	86	0.01	0.19	83
Written options contracts (commodity and other) .....	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0.33	0.32	80	0.35	0.29	81	0.35	0.31	81	0.35	0.32	79	0.39	0.38	80
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	115.54	46.07	93	115.68	42.93	92	116.67	44.98	92	109.83	42.82	89	110.45	45.53	88

## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	787,900,000	698,688,000	756,173,000	681,656,000	581,423,000
Interest rate contracts .....	689,905,000	614,131,000	664,170,000	588,682,000	503,442,000
Foreign exchange contracts.....	95,465,000	80,672,000	90,002,000	90,923,000	75,976,000
Equity, commodity, and other contracts .....	2,530,000	3,885,000	2,001,000	2,051,000	2,005,000
<b>Derivatives Position</b>					
Futures and forwards .....	97,457,000	114,228,000	115,571,000	138,122,000	103,333,000
Written options .....	95,654,000	90,037,000	95,678,000	83,303,000	63,504,000
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	95,654,000	90,037,000	95,678,000	83,303,000	63,504,000
Purchased options .....	98,524,000	102,528,000	109,054,000	86,238,000	70,744,000
Exchange-traded.....	0	800,000	1,400,000	600,000	1,250,000
Over-the-counter.....	98,524,000	101,728,000	107,654,000	85,638,000	69,494,000
Swaps .....	496,265,000	391,895,000	435,870,000	373,993,000	343,842,000
Held for trading.....	695,317,000	590,376,000	640,064,000	563,689,000	480,237,000
Interest rate contracts .....	600,944,000	509,209,000	551,582,000	474,119,000	405,059,000
Foreign exchange contracts.....	93,808,000	79,265,000	88,474,000	89,476,000	75,110,000
Equity, commodity, and other contracts .....	565,000	1,902,000	8,000	94,000	68,000
Non-traded.....	92,583,000	108,312,000	116,109,000	117,967,000	101,186,000
Interest rate contracts .....	88,961,000	104,922,000	112,588,000	114,563,000	98,383,000
Foreign exchange contracts.....	1,657,000	1,407,000	1,528,000	1,447,000	866,000
Equity, commodity, and other contracts .....	1,965,000	1,983,000	1,993,000	1,957,000	1,937,000
Derivative contracts (excluding futures and FX 14 days or less) .....	692,819,000	604,950,000	649,219,000	590,412,000	507,724,000
One year or less .....	204,602,000	191,581,000	191,340,000	205,421,000	161,916,000
Over 1 year to 5 years .....	313,342,000	267,088,000	284,538,000	250,251,000	219,120,000
Over 5 years .....	174,875,000	146,281,000	173,341,000	134,740,000	126,688,000
Gross negative fair value (absolute value) .....	6,875,000	3,096,000	2,893,000	3,595,000	1,978,000
Gross positive fair value.....	5,388,000	4,672,000	3,886,000	6,000,000	2,896,000
Held for trading.....	5,030,000	4,284,000	3,537,000	5,552,000	2,754,000
Non-traded .....	358,000	388,000	349,000	448,000	142,000
Current credit exposure on risk-based capital derivative contracts .....	4,567,000	3,876,000	3,275,000	4,950,000	2,540,000
Credit losses on derivative contracts .....	0	0	0	2,000	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	87.56	93.66	22	87.90	94.09	20	87.83	94.17	21	86.36	94.10	20	86.59	93.44	23
Foreign exchange contracts .....	12.12	3.30	85	11.55	3.27	85	11.90	3.47	85	13.34	3.49	85	13.07	3.20	86
Equity, commodity, and other contracts .....	0.32	1.20	74	0.56	1.17	73	0.26	1.14	75	0.30	1.17	69	0.34	1.64	69
Futures and forwards .....	12.37	9.78	67	16.35	12.57	68	15.28	11.16	70	20.26	14.05	69	17.77	13.49	68
Written options .....	12.14	5.78	77	12.89	7.49	75	12.65	6.28	76	12.22	8.18	73	10.92	5.91	76
Exchange-traded .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	12.14	5.46	81	12.89	7.20	76	12.65	5.96	79	12.22	7.73	74	10.92	5.10	80
Purchased options .....	12.50	3.69	86	14.67	3.44	87	14.42	3.27	89	12.65	3.42	87	12.17	4.42	80
Exchange-traded .....	0	0.15	41	0.11	0.12	85	0.19	0.12	86	0.09	0.15	82	0.21	0.28	83
Over-the-counter .....	12.50	3.17	88	14.56	3.04	89	14.24	2.87	90	12.56	2.86	89	11.95	3.35	86
Swaps .....	62.99	74.97	26	56.09	71.23	26	57.64	74.26	23	54.87	68.76	27	59.14	69.75	32
Held for trading .....	88.25	37.98	73	84.50	40.60	71	84.65	40.42	72	82.69	43.53	70	82.60	44.16	69
Interest rate contracts .....	76.27	31.52	76	72.88	34.42	74	72.94	34.15	74	69.55	36.62	68	69.67	37.24	68
Foreign exchange contracts .....	11.91	1.71	90	11.34	1.57	90	11.70	1.68	90	13.13	1.60	91	12.92	1.60	91
Equity, commodity, and other contracts .....	0.07	0.58	81	0.27	0.58	82	0	0.60	82	0.01	0.68	78	0.01	0.83	75
Non-traded .....	11.75	62.02	26	15.50	59.40	28	15.35	59.58	27	17.31	56.47	29	17.40	55.84	30
Interest rate contracts .....	11.29	57.94	26	15.02	56.19	28	14.89	56.71	28	16.81	53.82	29	16.92	52.22	31
Foreign exchange contracts .....	0.21	0.36	76	0.20	0.38	76	0.20	0.40	76	0.21	0.46	77	0.15	0.34	75
Equity, commodity, and other contracts .....	0.25	0.10	87	0.28	0.13	86	0.26	0.09	87	0.29	0.10	86	0.33	0.13	85
Derivative contracts (excluding futures and forex 14 days or less) .....	87.93	93.09	23	86.58	91.87	27	85.86	92.53	25	86.61	91.48	26	87.32	93.86	22
One year or less .....	25.97	31.78	53	27.42	28.05	60	25.30	27.56	60	30.14	32.05	57	27.85	32.17	58
Over 1 year to 5 years .....	39.77	24.76	72	38.23	26.03	64	37.63	27.01	64	36.71	27.06	64	37.69	30.45	62
Over 5 years .....	22.20	27.14	46	20.94	30.08	43	22.92	29.89	43	19.77	29.56	42	21.79	28.09	45
Gross negative fair value (absolute value) .....	0.87	1.56	26	0.44	1.25	26	0.38	0.98	24	0.53	1.55	28	0.34	0.83	33
Gross positive fair value .....	0.68	1.74	25	0.67	1.68	13	0.51	1.34	10	0.88	2.23	13	0.50	1.19	18
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.14	0.07	84	0.07	0.05	77	0.06	0.04	80	0.08	0.07	76	0.05	0.06	79
Gross positive fair value (X) .....	0.11	0.08	80	0.10	0.07	79	0.08	0.05	80	0.13	0.09	78	0.07	0.07	78
Held for trading (X) .....	0.10	0.06	84	0.09	0.05	81	0.07	0.04	83	0.12	0.07	82	0.07	0.06	80
Non-traded (X) .....	0.01	0.02	52	0.01	0.01	53	0.01	0.01	59	0.01	0.02	54	0	0.01	53
Current credit exposure (X) .....	0.09	0.04	83	0.08	0.05	79	0.07	0.04	83	0.11	0.06	78	0.06	0.05	77
Credit losses on derivative contracts .....	0	0	50	0	0	45	0	0	46	0	0	89	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	1.03	0.54	82	0.97	0.63	77	0.78	0.46	81	1.26	0.85	75	0.65	0.73	75

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	5,724,000	7,314,000	7,314,000	4,020,000	3,973,000
Gross losses .....	556,000	688,000	1,208,000	2,180,000	1,867,000
Write-downs, transfers to loans held-for-sale .....	0	114,000	118,000	99,000	49,000
Recoveries .....	233,000	285,000	526,000	394,000	413,000
Net losses .....	323,000	403,000	682,000	1,786,000	1,454,000
Provision for loan and lease losses .....	431,000	-885,000	-908,000	3,523,000	1,501,000
Adjustments .....	0	0	0	1,557,000	0
Ending balance .....	5,832,000	6,026,000	5,724,000	7,314,000	4,020,000
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.15	0.08	77	-0.32	-0.14	18	-0.16	-0.09	29	0.67	0.51	77	0.32	0.15	86
Provision for loan and lease losses / Average loans and leases .....	0.27	0.14	78	-0.58	-0.25	15	-0.30	-0.16	28	1.12	0.82	78	0.51	0.24	86
Provision for loan and lease losses / Net loan and lease losses .....	133.44	198.72	52	-219.60	77.32	32	-133.14	-105.48	41	197.26	487.86	18	103.23	130.58	36
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.75	1.17	88	2.03	1.39	87	1.83	1.23	89	2.46	1.58	86	1.36	0.83	88
Allowance for loan and lease losses / Total loans and leases .....	1.73	1.15	88	1.99	1.37	87	1.79	1.20	89	2.39	1.55	86	1.33	0.81	88
Allowance for loan and lease losses / Net loans and leases losses (X) .....	9.03	28.67	31	7.48	15.27	34	8.39	21.39	34	4.10	11.58	22	2.76	8.03	28
Allowance for loan and lease losses / Nonaccrual assets .....	801.10	413.77	84	589.63	318.67	87	683.05	364.13	87	583.72	299.17	88	555.25	218.72	88
ALLL / 90+ days past due + nonaccrual loans and leases .....	207.77	319.24	37	195.27	260.68	41	207.32	287.08	43	208.67	244.34	47	134.22	151.73	52
Gross loan and lease losses / Average loans and leases .....	0.34	0.16	87	0.45	0.22	82	0.40	0.19	87	0.69	0.34	85	0.63	0.28	88
Recoveries / Average loans and leases .....	0.14	0.07	88	0.19	0.08	90	0.17	0.08	91	0.13	0.07	83	0.14	0.08	84
Net losses / Average loans and leases .....	0.20	0.08	81	0.27	0.13	80	0.22	0.11	82	0.57	0.27	84	0.49	0.21	88
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0.04	0	99	0.04	0	98	0.03	0	95	0.02	0	93
Recoveries / Prior year-end losses .....	19.29	23.25	46	13.07	16.12	46	24.13	34.67	36	21.10	33.98	31	23.47	36.22	34
Earnings coverage of net loan and lease losses (X) .....	13.42	-9.51	40	11.28	4.52	45	13.57	39.72	34	5.36	22.91	24	6.94	24.40	28
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.03	-0.01	15	-0.04	0.03	9	-0.03	0.02	14	0.13	0.04	80	0.01	0.01	56
Real estate loans secured by 1-4 family .....	-0.04	-0.02	25	-0.04	-0.01	20	-0.04	-0.02	21	-0.02	0.01	26	0	0.01	42
Revolving .....	-0.06	-0.08	37	-0.06	-0.05	28	-0.05	-0.07	35	0.01	0.01	63	0.01	0.02	55
Closed-end .....	-0.04	-0.02	22	-0.04	-0.01	17	-0.04	-0.01	14	-0.02	0	22	0	0	37
Commercial real estate loans .....	-0.02	0	18	-0.04	0.05	6	0.01	0.04	47	0.50	0.07	96	0.04	0.01	78
Construction and land development .....	-0.06	-0.02	12	0.10	0	92	0.16	0	91	0.02	0	77	0.02	-0.01	85
1-4 family .....	0.02	0	94	0	0	57	0.01	0	90	-0.01	0	13	-0.01	0	11
Other .....	-0.09	-0.01	7	0.10	-0.01	93	0.15	0	92	0.03	0	81	0.03	-0.01	88
Multifamily .....	-0.03	0	5	0	0.01	51	0	0.01	48	-0.03	0	7	0.03	0	90
Nonfarm nonresidential .....	0.01	0	74	-0.11	0.07	3	-0.06	0.05	4	0.82	0.11	96	0.06	0.02	78
Owner-occupied .....	0	0	60	-0.01	0.01	10	0	0.01	44	0	0.02	46	0	0.01	66
Other .....	0.01	0	81	-0.10	0.06	2	-0.06	0.04	3	0.82	0.08	98	0.05	0.01	90
Real estate loans secured by farmland .....	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans .....	0.11	0.10	65	0.20	0.20	56	0.11	0.17	46	0.62	0.47	70	0.34	0.37	57
Loans to individuals .....	0.82	0.65	64	1.11	0.78	70	0.91	0.71	66	1.74	1.13	78	1.96	1.17	79
Credit card loans .....	1.86	1.99	49	2.68	2.18	66	2.17	1.84	68	3.71	2.92	66	3.60	3.11	60
Agricultural loans .....	0.40	0.01	92	0.37	0.03	90	0.38	0.02	92	0.30	0.19	81	0.15	0.08	75
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0.07	0.14	59	0.04	0.08	62	0.03	0.10	53	0.32	0.15	76	0.07	0.15	52

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30-89 days past due loans and leases.....	1,456,000		1,992,000		1,994,000		2,695,000		1,637,000						
90+ days past due loans and leases .....	2,082,000		2,068,000		1,927,000		2,281,000		2,303,000						
Nonaccrual loans and leases.....	725,000		1,018,000		834,000		1,224,000		692,000						
Total past due and nonaccrual loans and leases.....	4,263,000		5,078,000		4,755,000		6,200,000		4,632,000						
Restructured 30-89 days past due .....	162,000		263,000		183,000		330,000		203,000						
Restructured 90+ days past due .....	405,000		560,000		474,000		680,000		856,000						
Restructured nonaccrual .....	348,000		478,000		457,000		580,000		302,000						
Total restructured loans and leases .....	915,000		1,301,000		1,114,000		1,590,000		1,361,000						
30-89 days past due loans held for sale .....	9,000		0		8,000		2,000		1,000						
90+ days past due loans held for sale .....	7,000		1,000		8,000		2,000		1,000						
Nonaccrual loans held for sale .....	1,000		1,000		1,000		59,000		2,000						
Total past due and nonaccrual loans held for sale.....	17,000		2,000		17,000		63,000		4,000						
Restructured loans and leases in compliance .....	2,615,000		2,572,000		2,393,000		2,597,000		2,690,000						
Other real estate owned.....	23,000		17,000		22,000		24,000		78,000						
<b>Other Assets</b>															
30-89 days past due .....	1,000		1,000		5,000		3,000		1,000						
90+ days past due .....	0		0		0		0		0						
Nonaccrual.....	3,000		4,000		4,000		29,000		32,000						
Total other assets past due and nonaccrual.....	4,000		5,000		9,000		32,000		33,000						
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases.....	0.43	0.32	72	0.66	0.27	87	0.62	0.32	83	0.88	0.39	87	0.54	0.43	71
90+ days past due loans and leases .....	0.62	0.09	92	0.68	0.10	91	0.60	0.10	90	0.74	0.12	90	0.76	0.15	89
Nonaccrual loans and leases.....	0.22	0.38	30	0.34	0.58	26	0.26	0.46	25	0.40	0.66	29	0.23	0.51	19
90+ days past due and nonaccrual loans and leases.....	0.83	0.53	79	1.02	0.73	78	0.86	0.62	78	1.14	0.85	77	0.99	0.71	78
30-89 days past due restructured.....	0.05	0.01	89	0.09	0.01	91	0.06	0.01	91	0.11	0.01	92	0.07	0.01	91
90+ days past due restructured .....	0.12	0	96	0.18	0	96	0.15	0	96	0.22	0.01	97	0.28	0.01	98
Nonaccrual restructured.....	0.10	0.09	65	0.16	0.12	65	0.14	0.10	70	0.19	0.13	73	0.10	0.14	49
30-89 days past due loans held for sale .....	0	0	85	0	0	40	0	0	83	0	0	79	0	0	80
90+ days past due loans held for sale.....	0	0	87	0	0	84	0	0	87	0	0	83	0	0	85
Nonaccrual loans held for sale .....	0	0	83	0	0	77	0	0	82	0.02	0.01	85	0	0	80
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets .....	0.43	0.32	72	0.66	0.27	87	0.63	0.32	83	0.88	0.40	87	0.54	0.43	72
90+ days past due assets .....	0.62	0.10	92	0.68	0.10	91	0.60	0.10	90	0.74	0.12	90	0.76	0.15	89
Nonaccrual assets .....	0.22	0.39	30	0.34	0.59	25	0.26	0.47	25	0.41	0.67	30	0.24	0.53	19
30+ days past due and nonaccrual assets .....	1.27	0.88	76	1.68	1.04	83	1.49	0.97	78	2.03	1.29	82	1.55	1.19	73
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.48	0.32	76	0.55	0.43	71	0.48	0.36	75	0.64	0.52	69	0.61	0.44	76
90+ days past due and nonaccrual assets + other real estate owned .....	0.48	0.34	74	0.56	0.46	68	0.49	0.37	74	0.64	0.55	68	0.63	0.48	72
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.66	0.38	81	0.79	0.52	83	0.68	0.41	81	0.88	0.60	79	0.91	0.53	88
Allowance for loan and lease losses .....	67.39	57.44	66	73.51	67.93	62	68.24	62.64	67	66.38	66.66	57	112.41	115.41	57
Equity capital + allowance for loan and lease losses .....	7.22	3.52	90	7.50	4.43	85	6.44	3.60	87	8.04	4.97	84	8.09	4.28	88
Tier 1 capital + allowance for loan and lease losses.....	7.01	3.97	83	8.50	5.28	84	7.20	4.30	81	9.37	6.05	82	9.88	5.65	88
Loans and leases + other real estate owned .....	1.17	0.63	87	1.46	0.88	84	1.22	0.71	85	1.58	0.97	86	1.50	0.85	88

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.60	0.26	86	1.17	0.24	96	0.78	0.26	94	1.40	0.39	94	0.54	0.38	76
	90+ days past due .....		1.34	0.11	94	1.45	0.12	93	1.28	0.12	95	1.47	0.16	92	1.45	0.16	92
	Nonaccrual.....		0.37	0.45	50	0.53	0.65	50	0.46	0.52	54	0.58	0.76	42	0.34	0.46	44
Commercial and industrial	30–89 days past due .....		0.22	0.28	56	0.15	0.17	55	0.44	0.24	78	0.28	0.23	71	0.30	0.31	60
	90+ days past due .....		0.10	0.03	83	0.05	0.02	84	0.06	0.04	77	0.07	0.03	78	0.10	0.05	79
	Nonaccrual.....		0.12	0.46	18	0.32	0.64	33	0.17	0.57	20	0.41	0.75	32	0.21	0.83	19
Individuals	30–89 days past due .....		0.55	0.70	43	0.48	0.55	46	0.57	0.63	51	0.76	0.83	52	1.01	0.83	57
	90+ days past due .....		0.27	0.07	85	0.28	0.07	85	0.28	0.09	82	0.40	0.14	82	0.60	0.17	86
	Nonaccrual.....		0.03	0.18	37	0.05	0.18	40	0.04	0.17	35	0.06	0.28	34	0.06	0.17	42
Depository institution loans	30–89 days past due .....		0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
	90+ days past due .....		0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due .....		0.20	0.10	75	0	0.16	29	0.19	0.07	76	0.46	0.17	82	0.15	0.24	64
	90+ days past due .....		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.36	27	0.37	0.69	64	0.19	0.70	67	0.61	0.49	74	0.73	0.67	71
Foreign governments	30–89 days past due .....			0			0.01			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0.19	0.11	78	0.23	0.11	78	0.59	0.12	89	0.39	0.18	78	0.33	0.20	72
	90+ days past due .....		0.01	0.01	78	0.01	0.01	77	0.01	0.01	80	0.01	0.01	79	0.01	0.01	82
	Nonaccrual.....		0.23	0.07	87	0.21	0.13	72	0.19	0.09	80	0.24	0.15	74	0.14	0.13	69

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.81	0.39	83	1.62	0.35	96	1.04	0.46	89	1.77	0.65	90	0.72	0.67	64
	90+ days past due .....	1.88	0.22	91	2.05	0.27	91	1.79	0.24	91	2.04	0.33	88	2.05	0.31	90
	Nonaccrual .....	0.36	0.61	39	0.41	0.82	28	0.37	0.71	32	0.36	0.89	23	0.39	0.73	30
Revolving	30–89 days past due .....	0.33	0.26	66	0.33	0.29	65	0.54	0.28	80	0.54	0.48	56	0.53	0.45	59
	90+ days past due .....	0.37	0.02	95	0.38	0.02	96	0.36	0.02	96	0.36	0.03	95	0.34	0.05	93
	Nonaccrual .....	1.05	1.15	72	1.11	1.05	69	1.08	1.18	71	0.84	1.13	60	0.80	1	61
Closed-end	30–89 days past due .....	0.87	0.42	82	1.79	0.36	96	1.09	0.49	88	1.93	0.65	92	0.76	0.70	62
	90+ days past due .....	2.05	0.25	90	2.26	0.29	91	1.95	0.26	89	2.27	0.38	88	2.34	0.35	90
	Nonaccrual .....	0.28	0.60	33	0.32	0.77	23	0.28	0.67	24	0.30	0.87	20	0.32	0.70	26
Junior lien	30–89 days past due .....	0	0.01	43	0	0.01	45	0	0.01	36	0.01	0.02	46	0.01	0.02	33
	90+ days past due .....	0	0	78	0	0	78	0	0	84	0	0	80	0	0	71
	Nonaccrual .....	0.02	0.02	52	0.02	0.04	37	0.02	0.03	44	0.01	0.04	33	0.01	0.04	31
Commercial real estate	30–89 days past due .....	0.06	0.16	36	0.09	0.14	50	0.13	0.15	58	0.47	0.26	78	0.08	0.18	36
	90+ days past due .....	0.01	0.01	71	0.01	0.01	66	0.03	0.01	87	0.01	0.02	61	0.01	0.03	53
	Nonaccrual .....	0.41	0.32	68	0.81	0.52	76	0.69	0.38	78	1.17	0.62	83	0.21	0.23	53
Construction and development	30–89 days past due .....	0.02	0.22	42	0.16	0.12	76	0.15	0.17	70	0.38	0.28	69	0.02	0.28	32
	90+ days past due .....	0.04	0.01	88	0.03	0.01	85	0.10	0.01	93	0.02	0.01	84	0	0.02	33
	Nonaccrual .....	0.37	0.16	82	0.84	0.36	82	0.72	0.20	85	0.37	0.41	69	0.08	0.20	50
1–4 family	30–89 days past due .....	0.02	0.02	68	0.12	0.02	91	0.01	0.02	65	0.11	0.03	86	0.01	0.06	52
	90+ days past due .....	0.04	0	97	0.03	0	92	0.10	0	97	0.02	0	90	0	0	41
	Nonaccrual .....	0.03	0.01	83	0.01	0.02	68	0.01	0.01	70	0	0.03	27	0.01	0.02	63
Other	30–89 days past due .....	0	0.17	19	0.04	0.07	64	0.14	0.13	76	0.26	0.22	72	0.01	0.20	34
	90+ days past due .....	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual .....	0.34	0.13	82	0.83	0.29	84	0.71	0.16	86	0.37	0.35	71	0.07	0.17	53
Multifamily	30–89 days past due .....	0.06	0.04	76	0.07	0.06	77	0.23	0.07	83	0.08	0.09	65	0.16	0.08	81
	90+ days past due .....	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0.09	0.07	75	0.29	0.14	79	0.19	0.17	74	0.31	0.11	84	0.08	0.05	75
Nonfarm non-residential	30–89 days past due .....	0.08	0.13	44	0.05	0.14	36	0.10	0.13	57	0.57	0.23	81	0.10	0.14	45
	90+ days past due .....	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0.01	0.03	60
	Nonaccrual .....	0.52	0.39	69	0.90	0.66	70	0.79	0.45	80	1.69	0.80	88	0.28	0.28	58
Owner Occupied	30–89 days past due .....	0.03	0.04	48	0.03	0.04	46	0.04	0.04	61	0.08	0.07	60	0.04	0.07	41
	90+ days past due .....	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual .....	0.28	0.14	75	0.33	0.25	71	0.28	0.17	77	0.38	0.27	67	0.19	0.16	61
Other	30–89 days past due .....	0.05	0.08	62	0.02	0.09	42	0.06	0.08	69	0.50	0.14	88	0.06	0.07	57
	90+ days past due .....	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0.01	0.01	76
	Nonaccrual .....	0.24	0.21	65	0.57	0.40	71	0.51	0.23	81	1.31	0.44	89	0.10	0.10	55
Farmland	30–89 days past due .....	0.15	0.11	75	0.13	0.11	73	0.28	0.10	82	0.12	0.11	72	0.32	0.23	74
	90+ days past due .....	0	0.01	43	0	0	45	0.14	0	94	0	0	45	0	0.01	42
	Nonaccrual .....	0.45	0.63	68	0.40	1.10	55	0.42	0.69	61	0.73	1.13	55	0.43	0.84	53
Credit card	30–89 days past due .....	0.81	1.02	41	0.72	0.63	58	0.82	0.81	47	1.03	0.95	52	1.29	1.19	55
	90+ days past due .....	0.66	0.44	66	0.70	0.39	70	0.70	0.45	65	0.88	0.63	63	1.23	0.78	72
	Nonaccrual .....	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	-18,614,000	-18,766,000	-18,711,000	-17,398,000	-15,944,000										
Retained earnings .....	71,975,000	68,643,000	70,805,000	65,792,000	63,186,000										
Accumulated other comprehensive income (AOCI) .....	-10,361,000	-1,202,000	-1,943,000	322,000	-1,373,000										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	43,000,000	48,675,000	50,151,000	48,716,000	45,869,000										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	10,303,000	10,124,000	10,334,000	10,272,000	10,198,000										
Accumulated other comprehensive income-related adjustments .....	-10,322,000	-1,155,000	-1,906,000	387,000	-51,000										
Other deductions from common equity tier 1 capital .....	75,000	15,000	22,000	12,000	9,000										
Subtotal: .....	42,944,000	39,691,000	41,701,000	38,045,000	35,713,000										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	42,944,000	39,691,000	41,701,000	38,045,000	35,713,000										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	6,808,000	5,968,000	6,371,000	5,983,000	5,984,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	450,000	450,000	450,000	451,000	28,000										
Additional tier 1 capital before deductions .....	7,258,000	6,418,000	6,821,000	6,434,000	6,012,000										
Less: Additional tier 1 capital deductions .....	7,000	6,000	6,000	5,000	4,000										
Additional tier 1 capital .....	7,251,000	6,412,000	6,815,000	6,429,000	6,008,000										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	3,410,000	2,819,000	3,653,000	3,056,000	3,518,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	167,000	0	167,000	14,000										
Allowance for loan and lease losses in tier 2 capital .....	4,702,000	4,536,000	4,081,000	4,905,000	4,491,000										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	8,112,000	7,522,000	7,734,000	8,128,000	8,023,000										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	8,112,000	7,522,000	7,734,000	8,128,000	8,023,000										
Exited advanced approach tier 2 capital .....															
Total capital .....	58,307,000	53,625,000	56,250,000	52,602,000	49,744,000										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	590,340,000	552,118,000	573,177,000	547,165,000	485,437,000										
Less: Deductions from common equity tier 1 capital .....	10,310,000	10,130,000	10,340,000	10,277,000	10,202,000										
Less: Other deductions .....	-1,393,000	-1,803,000	-1,740,000	-1,561,000	-415,000										
Total assets for leverage ratio .....	581,423,000	543,791,000	564,577,000	538,449,000	475,650,000										
Total risk-weighted assets .....	441,803,518	401,300,853	418,571,293	393,647,833	391,269,143										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	9.72	11.85	19	9.89	12.66	7	9.96	12.37	16	9.66	12.35	6	9.13	12.11	4
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	11.36	12.53	34	11.49	13.44	15	11.59	13.11	25	11.30	13.08	23	10.66	12.78	16
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	13.20	14.37	33	13.36	15.42	14	13.44	14.91	23	13.36	15.23	19	12.71	14.36	21
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	8.63	9.08	36	8.48	9.11	31	8.59	8.98	43	8.26	9.13	24	8.77	9.76	23
Supplementary leverage ratio, advanced approaches HCs .....	7.05	6.62	60	6.83	6.95	50	6.95	6.71	59	7.29	8.72	31	7	7.41	50

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019		Percent Change	
											1-Year	5-Year
<b>Insurance Activities</b>												
Total insurance underwriting assets .....		105,000		96,000		96,000		96,000		96,000	9.38	6.06
Total property and casualty assets .....		0		0		0		0		0		
Reinsurance recoverables (P/C) .....												
Total life and health assets .....		105,000		96,000		96,000		96,000		96,000	9.38	6.06
Reinsurance recoverables (L/H) .....		0		0		0		0		0		
Separate account assets (L/H) .....												
Total insurance underwriting equity .....		99,000		92,000		92,000		92,000		91,000	7.61	10.00
Total property and casualty equity .....		0		0		0		0		0		
Total life and health equity .....		99,000		92,000		92,000		92,000		91,000	7.61	10.00
Total insurance underwriting net income .....		-3,000		0		0		1,000		1,000		
Total property and casualty .....		0		0		0		0		0		
Total life and health .....		-3,000		0		0		1,000		1,000		
Claims and claims adjusted expense reserves (P/C) .....		0		0		0		0		0		
Unearned premiums (P/C) .....		0		0		0		0		0		
Policyholder benefit and contractholder funds (L/H) .....		1,000		2,000		1,000		2,000		2,000	-50.00	-83.33
Separate account liabilities (L/H) .....		0		0		0		0		0		
Insurance activities revenue .....		5,000		4,000		12,000		11,000		13,000	25.00	-28.57
Other insurance activities income .....		5,000		3,000		11,000		9,000		11,000	66.67	0.00
Insurance and reinsurance underwriting income .....		0		1,000		1,000		2,000		2,000	-100.00	-100.00
Premiums .....		0		1,000		1,000		2,000		2,000	-100.00	-100.00
Credit related insurance underwriting .....		0		1,000		1,000		2,000		2,000	-100.00	-100.00
Other insurance underwriting .....		0		0		0		0		0		
Insurance benefits, losses, expenses .....		3,000		1,000		1,000		1,000		2,000	200.00	50.00
Net assets of insurance underwriting subsidiaries .....		0		0		0		0		0		
Life insurance assets .....		6,808,000		6,775,000		6,793,000		6,761,000		6,681,000	0.49	5.50

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0.02	0	90	0.02	0	90	0.02	0	89	0.02	0	89	0.02	0.01	84
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	0	51.63	16	0	52.30	18	0	53.11	18	0	53.67	17	0	51.47	18
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	100	48.37	83	100	47.70	82	100	46.89	82	100	46.33	82	100	48.53	81
Separate account assets (L/H) / Total life assets .....	0	11.61	43	0	13.29	42	0	13.40	42	0	11.24	43	0	7.26	42
Insurance activities revenue / Adjusted operating income .....	0.04	0.36	51	0.04	0.37	43	0.05	0.36	47	0.05	0.41	45	0.06	0.47	46
Premium income / Insurance activities revenue .....	0	3.08	41	25	3.14	89	8.33	2.76	87	18.18	2.84	89	15.38	7.32	83
Credit related premium income / Total premium income .....		34.56		100	30.92	85	100	32.99	84	100	38.23	81	100	34.91	83
Other premium income / Total premium income .....		65.44		0	69.08	15	0	67.01	15	0	61.77	18	0	65.09	16
Insurance underwriting net income / Consolidated net income .....	-0.10	0.02	1	0	0.02	44	0	0.02	44	0.02	0.03	86	0.01	0.08	79
Insurance net income (P/C) / Equity (P/C) .....		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H) .....	-6.06	163.24	13	0	5.07	33	0	4.49	25	1.09	3.62	38	1.10	5.13	22
Insurance benefits, losses, expenses / Insurance premiums .....		3,806.36		100	-395.05	55	100	927.51	57	50	447.82	36	100	233.61	64
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0	0	50	0	0	50	0	0	50	0	0	0	0.15	45
Net assets of insurance underwriting subsidiaries / Consolidated assets .....		0	0	44	0	0	44	0	0	44	0	0	44	0	0
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	12.15	12.13	46	13	11.54	55	12.52	12	50	13.06	11.03	56	14.61	11.51	62
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....		5,073,000			5,890,000			4,846,000			4,519,000			3,965,000	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0.86	0.53	88	1.05	0.47	90	0.85	0.46	88	0.82	0.75	87	0.80	1.39	84

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	1,705,000	1,399,000	1,427,000	1,115,000	1,467,000
Real estate loans.....	350,000	318,000	343,000	336,000	348,000
Commercial and industrial loans .....	1,295,000	1,026,000	1,058,000	731,000	1,080,000
Loans to depository institutions and other banks acceptances .....	54,000	43,000	17,000	32,000	19,000
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	7,000
Lease financing receivables.....	6,000	12,000	9,000	16,000	13,000
Debt securities .....	7,000	7,000	7,000	9,000	9,000
Interest-bearing bank balances .....	7,106,000	12,239,000	9,962,000	11,308,000	8,837,000
Total selected foreign assets .....	8,818,000	13,645,000	11,396,000	12,432,000	10,313,000
Total foreign deposits .....	21,833,000	19,878,000	17,851,000	22,382,000	26,995,000
Interest-bearing deposits .....	21,686,000	19,676,000	17,579,000	22,143,000	26,697,000
Non-interest-bearing deposits.....	147,000	202,000	272,000	239,000	298,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0.38	0.77	65	0.48	0.64	70	0.46	0.66	69	0.50	0.87	66	0.84	1.25	66
Cost: Interest-bearing deposits.....	0.23	0.25	66	0.01	0.12	33	0.01	0.14	25	0.26	0.42	28	1.42	1.19	63
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans .....		0.61			1.03			0.79			0.64		0.28	0.29	75
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	21.87	11.61	72	-6.55	-1.19	41	27.98	6.83	79	-23.99	-2.40	16	6.77	22.48	55
Total selected assets.....	-35.38	18.50	11	28.53	3.19	77	-8.33	9.48	30	20.55	2.04	75	17.02	12.40	75
Deposits .....	9.83	-4.80	76	-25.26	9.07	13	-20.24	0.73	14	-17.09	3.46	26	13.97	10.36	63

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0.06	0.10	0.08	0.13	0.17	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

## Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

## Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
<b>Operating Income</b>								
Income from bank subsidiaries .....	3,310,738	3,564,559	7,117,083	1,669,585	7,380,580	-7.12	28.79	
Dividends .....	3,250,000	3,500,000	7,000,000	1,500,000	7,100,000	-7.14	30.00	
Interest .....	54,962	58,652	110,355	163,595	272,399	-6.29	-15.88	
Management and service fees .....	5,776	5,907	6,728	5,990	8,181	-2.22	7.06	
Other income .....	0	0	0	0	0			
Income from nonbank subsidiaries .....	3,310	1,990	3,790	32,278	50,704	66.33	-68.97	
Dividends .....	1,539	1,255	2,490	24,078	6,067	22.63	-18.96	
Interest .....	1,688	654	1,208	8,130	44,556	158.10	-80.62	
Management and service fees .....	83	81	92	70	81	2.47	45.61	
Other income .....	0	0	0	0	0			
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....	3,314,048	3,566,549	7,120,873	1,701,863	7,431,284	-7.08	28.38	
Securities gains (losses) .....	-900	0	0	0	0			
Other operating income .....	12,916	19,648	38,894	78,828	16,770	-34.26	-40.22	
Total operating income .....	3,326,064	3,586,197	7,159,767	1,780,691	7,448,054	-7.25	28.24	
<b>Operating Expenses</b>								
Personnel expenses .....	2,763	2,601	4,486	4,314	4,198	6.23	94.44	
Interest expense .....	188,017	181,631	347,999	433,357	551,539	3.52	-2.07	
Other expenses .....	73,979	71,397	149,297	135,671	135,654	3.62	11.66	
Provision for loan and lease losses .....	0	0	0	0	0			
Total operating expenses .....	264,759	255,629	501,782	573,342	691,391	3.57	1.96	
Income (loss) before taxes .....	3,061,305	3,330,580	6,657,997	1,207,332	6,756,696	-8.08	31.16	
Applicable income taxes (credit) .....	-47,837	-36,529	-53,312	-78,450	-91,934			
Extraordinary items .....								
Income before undistributed income of subsidiaries .....	3,109,142	3,367,109	6,711,309	1,285,782	6,848,630	-7.66	27.27	
Equity in undistributed income of subsidiaries .....	-21,142	894,891	1,251,691	3,673,218	65,370			
Bank subsidiaries .....	-81,375	814,952	1,107,880	3,509,143	5,614			
Nonbank subsidiaries .....	60,233	79,939	143,811	164,075	59,756	-24.65	-64.12	
Subsidiary holding companies .....	0	0	0	0	0			
Net income (loss) .....	3,088,000	4,262,000	7,963,000	4,959,000	6,914,000	-27.55	3.87	
<b>Memoranda</b>								
Bank net income .....	3,168,625	4,314,952	8,107,880	5,009,143	7,105,614	-26.57	10.71	
Nonbank net income .....	61,772	81,194	146,301	188,153	65,823	-23.92	-63.62	
Subsidiary holding companies' net income .....	0	0	0	0	0			

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		52,678,329	77.54	62,034,201	84.18	61,103,643	80.56	56,474,378	52,456,923	-15.08	6.60
Common and preferred stock .....		43,014,611	63.32	51,872,100	70.39	51,431,979	67.81	52,551,067	48,517,525	-17.08	-5.66
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		9,600,000	14.13	10,100,000	13.71	9,600,000	12.66	3,850,000	3,850,000	-4.95	152.63
Other receivables .....		63,718	0.09	62,101	0.08	71,664	0.09	73,311	89,398	2.60	190.22
Investment in nonbank subsidiaries .....		4,219,614	6.21	4,380,683	5.94	4,340,319	5.72	4,405,771	4,595,071	-3.68	5.74
Common and preferred stock .....		3,694,828	5.44	3,365,999	4.57	3,631,925	4.79	3,286,084	3,128,336	9.77	48.18
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		524,015	0.77	1,014,000	1.38	707,000	0.93	1,118,000	1,464,600	-48.32	-64.95
Other receivables .....		771	0	684	0	1,394	0	1,687	2,135	12.72	-66.23
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	-100.00
Securities .....		723,421	1.06	1,403,318	1.90	1,220,630	1.61	1,488,714	1,651,020	-48.45	-26.45
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		9,241,998	13.60	5,003,786	6.79	8,368,766	11.03	12,278,763	11,583,416	84.70	-5.12
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		6	0	3,021	0	9	0	3,632	3,813	-99.80	-99.86
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		1,073,827	1.58	863,298	1.17	814,062	1.07	770,504	1,095,912	24.39	9.32
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		67,937,195	100.00	73,688,307	100.00	75,847,429	100.00	75,421,762	71,386,155	-7.80	4.33
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	-100.00
Other borrowings 1 year or less .....		0	0	3,000,178	4.07	1,000,000	1.32	1,500,102	8,750	-100.00	-100.00
Borrowings with maturity over 1 year .....		13,923,081	20.49	12,285,730	16.67	12,102,518	15.96	14,924,958	14,102,753	13.33	13.86
Subordinated notes and debentures .....		4,499,000	6.62	4,499,000	6.11	5,799,000	7.65	4,499,000	4,499,000	0.00	28.56
Other liabilities .....		910,065	1.34	864,391	1.17	2,027,662	2.67	1,399,420	922,421	5.28	-13.90
Balance due to subsidiaries and related institutions .....		49	0	8	0	249	0	3,282	231	512.50	-70.48
Total liabilities .....		19,332,195	28.46	20,649,307	28.02	20,929,429	27.59	22,326,762	19,533,155	-6.38	15.07
Equity Capital .....		48,605,000	71.54	53,039,000	71.98	54,918,000	72.41	53,095,000	51,853,000	-8.36	0.59
Perpetual preferred stock (income surplus) .....		6,808,000	10.02	5,968,000	8.10	6,371,000	8.40	5,983,000	5,984,000	14.08	25.63
Common stock .....		21,000	0.03	21,000	0.03	21,000	0.03	21,000	21,000	0.00	0.00
Common surplus .....		8,555,000	12.59	8,518,000	11.56	8,539,000	11.26	8,511,000	8,475,000	0.43	1.54
Retained earnings .....		70,772,000	104.17	67,039,000	90.98	69,201,000	91.24	64,188,000	63,186,000	5.57	36.01
Accumulated other comprehensive income .....		-10,361,000	-15.25	-1,202,000	-1.63	-1,943,000	-2.56	322,000	-1,373,000		
Other equity capital components .....		-27,190,000	-40.02	-27,305,000	-37.05	-27,271,000	-35.96	-25,930,000	-24,440,000		
Total liabilities and equity capital .....		67,937,195	100.00	73,688,307	100.00	75,847,429	100.00	75,421,762	71,386,155	-7.80	4.33
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	1,300,000	1.71	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	12.04	10.52	66	16.13	12.64	75	14.80	11.94	76	9.49	7.29	71	13.14	9.68	87
Bank net income / Average equity investment in banks .....	13.58	11.07	73	16.71	12.37	82	15.70	11.80	81	9.82	7.45	75	14.64	10.51	84
Nonbank net income / Average equity investment in nonbanks .....	3.37	10.05	44	4.88	13.40	39	4.30	13.12	35	5.86	9.75	50	2.19	7.89	33
Subsidiary HCs net income / Average equity investment in sub HCs .....		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income .....	102.61	98.83	51	101.24	96.24	45	101.82	96.79	51	101.01	88.16	38	102.77	82.22	52
Nonbank net income / Parent net income .....	2	2.55	68	1.91	3.10	68	1.84	3.40	63	3.79	3.59	71	0.95	5.93	53
Subsidiary holding companies' net income / Parent net income .....		80.71			67.52			65.35			68.34				74
<b>Leverage</b>															
Total liabilities / Equity capital .....	39.77	17.48	85	38.93	16.87	86	38.11	16.81	85	42.05	20.06	83	37.67	20.43	77
Total debt / Equity capital .....	37.90	12.15	86	37.30	11.60	87	34.42	11.71	86	39.41	14.41	85	35.89	14.31	80
Total debt + notes payable to subs that issued TPS / Equity capital .....	37.90	14.28	86	37.30	13.82	87	34.42	13.63	86	39.41	16.67	85	35.89	16.36	80
Total debt + Loans guaranteed for affiliate / Equity capital .....	37.90	12.21	86	37.30	11.69	87	34.42	11.77	86	39.41	14.68	85	35.89	14.56	80
Total debt / Equity capital – excess over fair value .....	37.90	12.27	86	37.30	11.71	87	34.42	11.81	86	39.41	14.52	85	35.89	14.51	80
Long-term debt / Equity capital .....	37.90	11.61	87	31.65	11.05	87	32.60	10.95	87	36.58	13.56	85	35.87	13.04	82
Short-term debt / Equity capital .....	0	0.43	39	5.66	0.48	92	1.82	0.57	83	2.83	0.77	83	0.02	1.02	76
Current portion of long-term debt / Equity capital .....	0	0.07	41	0	0.06	40	2.37	0.06	94	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	69.74	39.62	74	59.02	39.10	65	62.61	39.86	65	57.08	34.67	71	51.11	28.44	72
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	96.10	103.92	12	104.15	103.07	56	100.27	103.22	41	105.16	102.81	65	99.60	103.22	29
Total investment in subs / Equity capital .....	117.06	109.01	81	125.22	108.26	87	119.17	108.40	84	114.66	110.16	80	110.03	111.07	68
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.31	0.41	15	0.26	0.25	53	0.02	0.29	41	0.55	0.47	58	-0.03	0.36	30
Equity investment in subs – equity cap / Net income-div (X) .....		1.23		0.38	0.83	32	0.03	1.05	3	1.30	1.82	51		1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	189.36	126.15	77	218.03	138.64	82	210	152.85	73	54.39	136.59	7	216.28	177.68	70
Cash from ops + noncash items + op expense / Op expense + dividend .....	167.06	116.54	69	209.62	130.64	83	208.12	154.48	73	90.45	147.24	15	216.28	190.27	66
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	128.24	92.87	76	-330.82	103.17	2	-15.38	98.54	7	120.31	134.08	55	146.98	116.34	74
Pretax operating income + interest expense / Interest expense .....	1,728.21	1,457.38	68	1,933.71	1,479.01	74	2,013.22	1,835.33	69	378.60	2,016.32	23	1,325.06	1,968.54	52
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,728.21	1,417.74	71	1,933.71	1,667.11	73	2,013.22	1,770.77	70	378.60	1,539.23	22	1,325.06	1,632.83	54
Dividends + interest from subsidiaries / Interest expense + dividends .....	194.03	140.52	74	224.27	153.06	77	216.83	174.12	67	51.73	150.43	9	221.81	210.80	62
Fees + other income from subsidiaries / Salary + other expenses .....	7.63	10.93	71	8.09	12.78	68	4.43	11.92	67	4.33	13.95	65	5.91	16.52	62
Net income / Current part of long-term debt + preferred dividends (X) .....	21.59	28.68	57	28.80	41.77	60	4.97	47.61	9	16.31	35.64	50	22.89	57.11	45
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	13.18	3.32	91	3.40	3.64	53	8.24	3.44	80	13.93	3.85	89	17.76	2.64	96
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.36			0.21			0.17			0.10			0.04	
Nonaccrual .....		0.76			0.96			0.92			1.03			0.54	
Total .....		1.12			1.17			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	1.51	1.69	81	1.83	1.79	82	1.51	1.76	81	1.60	2.66	79	1.78	5.62	73
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	81	0	0.07	82	0	0.06	82	0	0.08	78	0	0.19	73

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	48.79	82.17	34	41.76	78.46	26	43.70	66.37	35	221.27	81.10	93	40.81	57.84	36
Dividends declared / Net income .....	49.13	34	80	32.99	25.30	66	36.83	28.27	67	57.37	42.29	72	40.43	33.08	63
Net income – dividends / Average equity.....	6.12	7.04	48	10.81	9.64	68	9.35	8.62	64	4.05	4.14	50	7.83	6.46	69
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	214.24	128.25	78	248.93	139.49	81	238.66	155.92	75	52.72	132.17	22	254.03	178.13	76
Dividends from nonbank subsidiaries .....	0.10	2.20	67	0.09	3.97	65	0.08	4.90	53	0.85	3.41	65	0.22	7.53	48
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	214.34	168.66	73	249.02	193.08	74	238.75	203.53	67	53.57	174.85	12	254.24	260.40	63
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	102.57	43.08	91	81.11	36.56	90	86.34	45.96	86	29.95	60.28	24	99.92	66.55	83
Interest income from bank subsidiaries.....	1.73	0.13	93	1.36	0.11	93	1.36	0.11	94	3.27	0.36	92	3.83	0.54	91
Management and service fees from bank subsidiaries .....	0.18	0.85	78	0.14	0.90	76	0.08	0.88	77	0.12	1.47	74	0.12	1.55	72
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	104.49	46.71	89	82.61	38.35	88	87.78	51.33	82	33.33	62.88	25	103.87	69.36	83
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	2.49	45.98	40	1.55	54.17	40	1.70	62.63	17	12.80	56.39	42	9.22	82.95	32
Interest income from nonbank subsidiaries.....	2.73	2.85	76	0.81	2.35	70	0.83	2.44	69	4.32	7.38	75	67.69	20.25	81
Management and service fees from nonbank subsidiaries .....	0.13	0.54	84	0.10	0.63	80	0.06	0.37	81	0.04	0.86	79	0.12	1.92	77
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	5.36	54.49	32	2.45	76.16	22	2.59	87.22	9	17.16	79.84	33	77.03	150.41	42
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies .....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies .....		98.24			39.64			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	97.71	65.33	62	97.60	67.82	61	97.77	74.16	57	84.24	69.76	39	95.33	67.32	57
Interest income from bank subsidiaries.....	1.65	0.78	87	1.64	0.39	88	1.54	0.23	91	9.19	0.63	95	3.66	0.80	86
Management and service fees from bank subsidiaries .....	0.17	1.33	77	0.16	2.08	74	0.09	1.44	76	0.34	1.87	76	0.11	1.81	74
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	99.54	75.26	60	99.40	81.78	61	99.40	83.13	65	93.76	82.20	37	99.09	78.80	64
Dividends from nonbank subsidiaries .....	0.05	3.28	59	0.03	2.67	58	0.03	3.07	46	1.35	1.95	67	0.08	2.65	47
Interest income from nonbank subsidiaries.....	0.05	0.24	80	0.02	0.35	76	0.02	0.18	76	0.46	0.73	83	0.60	1.19	79
Management and service fees from nonbank subsidiaries .....	0	0.01	88	0	0.02	85	0	0.01	85	0	0.02	85	0	0.06	82
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0.10	5.58	54	0.06	6.48	44	0.05	4.67	38	1.81	4.70	61	0.68	7.29	45
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies .....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies .....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04		0	135.34	15	0	158.10	15	0	135.13	12	0	83.37	12
Loans and advances from subsidiaries / Total debt .....	0	28.16	13	0	28.31	13	0	26.38	13	0	27.08	12	0	28.33	11